# WHICH?

JANUARY 2003

| Washing machines | Returning online goods | Pension annuities | Debt management agencies | PDAs and smartphones |

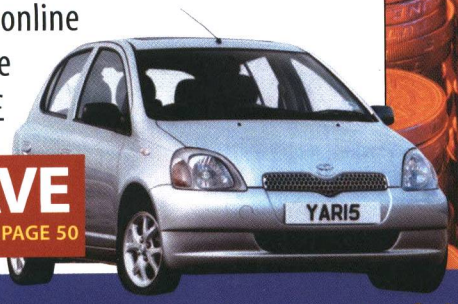
## DVD/VCR combis and DVD recorders on test

**WIN A BEST BUY**
DETAILS PAGE 3

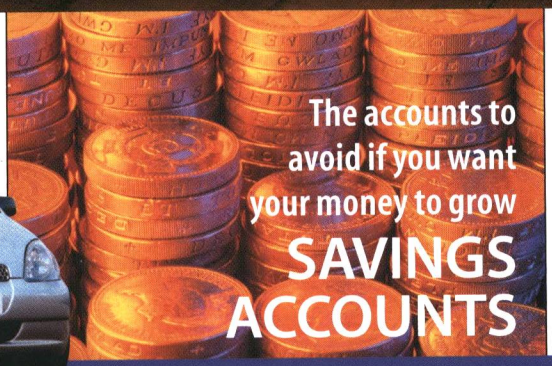
# STAR PLAYERS

## BUYING A CAR

Buying online can save you £££




**SAVE**
DETAILS PAGE 50



The accounts to avoid if you want your money to grow

## SAVINGS ACCOUNTS

## FOOD MIXERS

Best Buy handheld blenders and mixers

For instant access to expert advice, go to > > > > > > www.which.co.uk/whichextra

**WHICH?**

**Our promise to you**
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

**Editor** Helen Parker
**Assistant Editors** Jon Dunning, Kirsten Edwards, Tessa Russell, Abigail Waraker
**Chief Sub-Editor** Barbara White

**Art Editor** Suzanne Taylor
**Deputy Art Editor** Neil Darby
**Senior Designer** Mark Massey
**Production Manager** Bev Jordan

**Head of Which? Research** Jane O'Brien
**Systems Manager** Keith Nisbet

**Head of Money Research** Ashleye Sharpe
**Principal Money Researchers** Teresa Fritz, Melanie Green
**Senior Researchers** Nick Kirby, Mike Naylor, Tim Young
**Researcher** Matthew Brown
**Research Assistant** Becky Hall

**Head of Product Research** Liam McCormack
**Principal Researcher** Dave Holes
**Senior Researchers** Alison Eastwood, Sandie Edwards, David Evans, Richard Headland, Oliver Pawley, Victoria Pearson, Lindsey Smith, Bridget Wells
**Scientific Advisers** Peter Madden, Paul Smith, Andy Woodward

**Head of Services Research** Judy Farrar
**Principal Researchers** Amanda Bristow, Rachel Clemons, Pete Tynan
**Senior Researchers** Simone Collins, Jennifer Conti, Julie Mendis
**Researcher** Cara Whitby
**Research Assistant** Toby Hiles

**Head of Research Support** Lal Forfar
**Head of Procurement** Neil Amor
**Head of Business Research** Chris Matthews
**Senior Business Research Analyst** Anne Bonson
**Business Research Analysts** Mark Bull, Alastair Colman, Rhys Jones, Jo Langenhan, Andrew Neeson, Richard Wilkinson

**Head of Verification** Alex Rankin
**Verifiers** Jenny Durling, Naomi Newman, Theresa Parks, Heather Wilson

**Head of Research Administration** Elizabeth Bowden
**Senior Admin & Systems Assistant** Lesley Latimer
**Administrative Assistants** Simone Johnson, Paula Stein

**Consumers' Association**
**Director** Dame Sheila McKechnie DBE
**Council of Management**
Brian Yates (Chairman); Ruth Gee, John Rimington CB (Deputy Chairmen); Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Christopher Huhne MEP, Harriet Kimbell MBE, Sue Leggate, Elizabeth Llewellyn-Smith CB, Michael Mooore CBE, Professor Alastair Robertson, Gary Waller, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley

**Post** PO Box 44, Hertford X, SG14 1SH
**Phone** 0845 307 4000
Mon-Fri 8.30am-8pm; Sat and bank holidays 9am-1pm
+44 1992 822 800 (outside the UK)
**E-mail** which@which.net
**Website** www.which.co.uk/whichextra
**Subscriptions** 0800 252 100

# Fancy earning an extra £5billion a year?

That is the staggering amount of extra interest that we have calculated consumers could share if they all switched their savings to the best rates available. Sadly, though, too many savers miss out by leaving their money in the wrong account. For example, if you'd had £10,000 in NatWest's Diamond Reserve notice account for the last two years, you'd have earned £545 less interest than if the money had been in a Best Buy account.

This month, we focus on the most miserable rates around and have compiled a savings 'hall of shame'. Among the greatest sinners are some familiar names: Abbey National, Alliance & Leicester, Bradford & Bingley, Halifax, Lloyds TSB, NatWest, The Royal Bank of Scotland and Yorkshire Bank. They have not only the worst-paying notice accounts, but the worst-paying easy-access products, too.

Interest rates are generally low at the moment, as is inflation. But even low inflation rates have a big effect on the true value of your savings. So it's crucial you check you're getting the best possible return. Every month, our Savings Monitor will help you find the best home for your money. And, this month, we'll help you avoid the worst.

Helen Parker, **Editor**

## FOR MEMBERS ONLY

### WHICH? EXTRA
**Your members-only website**

**www.which.co.uk/whichextra**

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

**Online now**
- full archive of *Which?* articles published since July 2000
- register for our e-mail newsletter for news from *Which?* and Consumers' Association
- use the web links directory to access more than 1,000 useful websites
- download a free factsheet
- check all of our current 'Help wanted' research requests

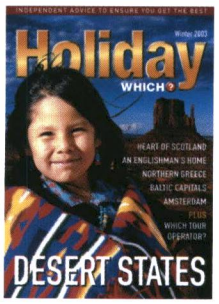
### SHOPPING OPTIONS
*Which?* members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

**Electrical goods**
Value Direct 01473 320015
www.value-direct.co.uk/which
Unbeatable 01293 433833
www.unbeatable.co.uk/which

**Energy bills**
www.buy.co.uk/which

**New cars**
OneSwoop 0845 130 9192
oneswoop.com/partners/which

### FREE OFFER

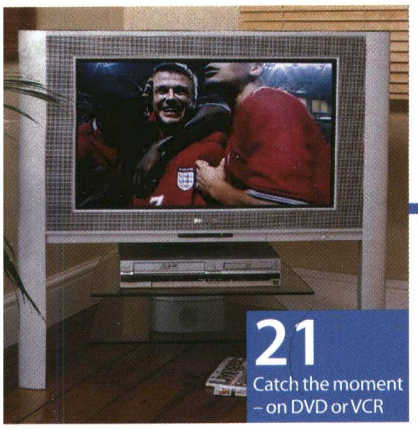



With tell-it-like-it-is destination reports, and free mini-guides on every destination, ***Holiday Which?*** (published four times a year) makes the ideal travelling companion. To receive two issues free, plus a travel alarm clock and surprise gift, call 0800 920 108 (quote H1CD03). Note: payment details will be required for when your free trial ends.

# contents

JANUARY 2003

FRONT COVER NICK WRIGHT



21 Catch the moment – on DVD or VCR

## COVER


21 RECORDING FROM TV Tests on the latest DVD/VCR combis, plus two new DVD recorders


## CHOOSING & USING


10 SAVINGS ACCOUNTS Don't put up with pitiful rates on your savings – these are the accounts to avoid

14 PDAs Wondering whether a handheld organiser will help you get a grip? Our tests will help you decide

18 FOOD MILES Our shelves are full of food from far-flung countries, but what's the environmental impact?

20 ASK THE EXPERTS Your questions about...eggs

26 DEBT MANAGEMENT AGENCIES Our investigation raises serious concerns about this questionable industry

30 WASHING MACHINES 16 washing machines on test, including three new high-capacity models

34 RETURNING ONLINE GOODS Everyone returns a present sometimes, but what if it was bought online?

36 INVESTING FOR CHILDREN We help a family with two new arrivals find the best way to invest for their future

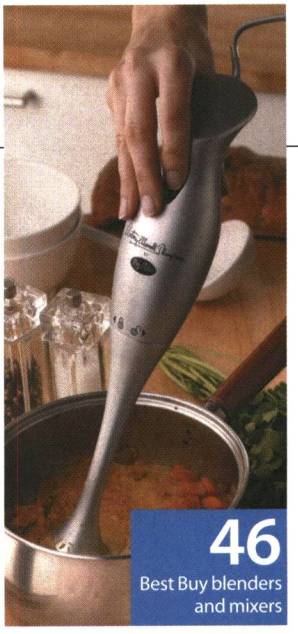
40 PENSION ANNUITIES Ready to retire? We show how to pick a pension annuity to provide a good income for life

44 CHOOSING A HEALTH PROFESSIONAL Whether you want a physio or a herbalist, follow our steps to choosing

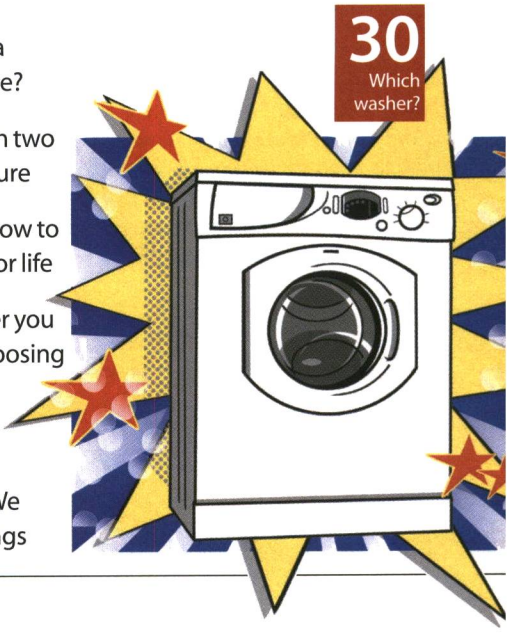
46 HANDHELD BLENDERS AND MIXERS Best Buys for soups, sauces, cakes and more

50 BUYING A CAR Uncertain about buying online? We look at the pros and cons – and find some big savings

14 Smartphones and PDAs for all uses



46 Best Buy blenders and mixers



30 Which washer?

## REGULARS


04 WRITE BACK Share your views with other members

05 INSIDE STORY The 'free' holiday that isn't and the fridge-freezers that defrost when they get too cold

09 INSIDE WHICH? Headlines from our other magazines

53 ALL CHANGE A roundup of broadband services, a portable DVD player, a new radiator enamel, and more

54 BEST BUY MONITOR TV and music Best Buys

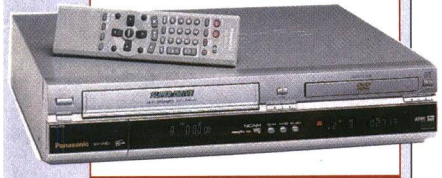
56 SAVINGS MONITOR Best Buys for your savings

58 CONTACTS A TO Z Save time when shopping around

60 BRIEF CASES Two cases from our lawyers' files

36 Investing for children

## WIN!



A BEST BUY

**DVD/VCR**

**Answer this question and you could win one of five Best Buy Panasonic combi DVD/VCRs**

**If a DVD disc has the suffix RW, what does this stand for?**

To enter our Best Buy competition online, go to **www.which.co.uk/whichextra**, or send your entry on a postcard to 'BB January 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 7 January to 2 February 2003. For full competition rules, see p58.

# writeback

Share your views with other members

**Have your say**
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

## Banking on our reports

**None of your recent money reports mentions the Deposit Protection Scheme, whereby customers' accounts are protected to a limited extent should the bank fail. Does the scheme still exist?**
Peter Neate, by e-mail

Yes, it does. The scheme covers the first £2,000 of an account balance in full, and 90 per cent of the next £33,000. Balances above £35,000 are not covered. It's illegal for a company to take money on deposit if it's not a member of the scheme. To find out whether a company is trading illegally, log on to the Financial Services Authority's website (www.fsa.gov.uk) and click on register. If it's not a member, tell the FSA, and it will investigate. We ensure that all the companies we recommend belong to the scheme.

## Licensed to take money

**TV adverts I've seen say that the monthly direct debit cost for a TV licence is 'just over £9'. But in fact anyone new choosing to pay this way will actually have to pay £22.40 for the first five months, and only then revert to the lower figure (£9.33). So, over the first 12 months, you're in fact paying for 19 months, which comes to £177.31 – and TV Licensing always has an extra seven months of your money.**
name and address supplied

TV Licensing told us that, after these first five months, 'customers start saving towards next year's licence', and that 'the payments do in fact only add up to the annual fee of £112'. But we calculate that TV Licensing is benefiting from having £65.31 from each person who pays in this way. We take a dim view of this, especially when TV Licensing itself says the monthly scheme does not carry a payment premium. We hope to look at this in more detail in a future issue.

## Tuna advice is half-baked

**You say in 'Fish, what's the catch?' (October 2002) that the Food Standards Agency (FSA) advises eating just one portion of oily fish a week. How does it define a portion? I eat supermarket pre-packed tuna salads for lunch each day and wonder if they equate to a portion, and whether by eating this amount I might be damaging my health?**
Nigel Templeton, by e-mail

The FSA doesn't specify what it means by a portion of oily fish, only that you eat one portion a week. It's also unclear about the implications of exceeding the recommended level. Curiously, if your salad contains canned tuna, this doesn't count as oily fish, because the canning process is likely to reduce the level of beneficial fats, and therefore the contaminants.

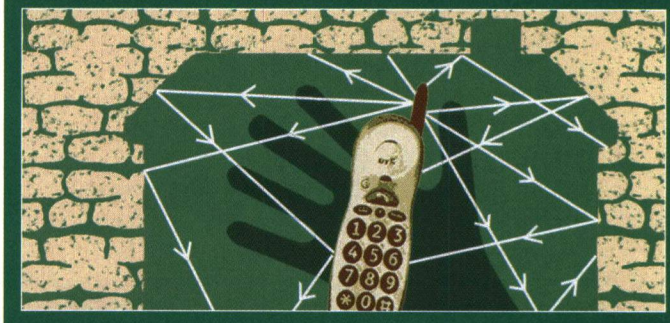
## Nectar niggle

**I've got a new Nectar card and am worried that my personal details will be passed on to the other shops participating in the scheme.**
name and address supplied

Loyalty Management UK, which runs the Nectar scheme, told us that each partner has information only about purchases made within its own company. Only Nectar receives details across the group, and it does not share this information with anyone inside or outside the group. If you're concerned about receiving unwanted mailshots, you should tick the opt-out box when you register your card.

## LETTER OF THE MONTH

### Stone me … what a poor reception



**I live in a stone cottage, and recently upgraded my phone to a BT Synergy 2120, after reading your last report on cordless phones (January 2001). I've had some problems with the reception, and BT has told me that the phone's not suitable for use in stone buildings.**
Leon Sandelis, Stroud

Digital phones, such as the Synergy 2120, communicate between the handset and base station via high frequency, short wavelength signals. These signals have difficulty penetrating dense materials, such as stone. BT makes this point in its user guides and has told us that it is now reviewing them to make it clearer. It added that you should ask for advice in-store before buying a digital phone and that, if you have a problem, the retailer should exchange it. Analogue phones tend to give better reception. Our next cordless phones report is planned for March.

### PLEASE GET IN TOUCH

**'Write back'** is your page – and we want to hear from you. Whether you want to find out more about a consumer issue, or simply give your opinion about something you've read in *Which?*, please write back. We give £15-worth of Which? Books vouchers to the sender of our letter of the month; senders of all other letters printed receive £10 in vouchers. We may edit letters or use only an extract.

ILLUSTRATION KEVIN EVANS

## HELP WANTED

**Your chance to help with research for future articles**

### HOUSE CONTENTS

Do you need help valuing the contents of your home for insurance purposes? If so, and you'd be willing to feature as a case study, which will include having some financial details and a photo published, please write to Dept MB.

### RADIO LOVERS

If you currently listen to a fair amount of radio using an analogue hi-fi tuner, but haven't yet sampled what digital radio has to offer, we'd like to hear from you. We'll lend you a digital tuner for a month, then ask for your assessment. Please contact Dept DMH, saying why you fit the bill.

### TRAVEL SICKNESS

We'd like your hints and tips for coping with travel sickness – anything from conventional medicines to more unusual tactics. Please reply to Dept JC.

### CAR OWNERS

We're looking for views on the: ● Citroën Berlingo ● Ford Fusion ● Mazda 6 ● new Mercedes-Benz E-class (from August 2002) ● Peugeot 307 SW (seven-seater only) ● Renault Avantime ● new Renault Mégane (from October 2002) ● Renault Vel Satis ● new Saab 9-3 Sports Saloon (from September 2002) ● new Seat Ibiza (from May 2002) ● Skoda Superb ● Toyota Corolla Verso ● new Vauxhall Vectra (from June 2002). Please write to Dept NL with your name, address, phone number, the model and type of car and when you took delivery of it.

### HOLIDAY DISPUTES

Have you used Abta's arbitration service to settle a holiday dispute in the past two years? Details to Dept AH (Holiday).

**E-mail helpwanted@which.net; go to www.which.co.uk/whichextra; write to our Hertford address, above. Please include department**

EXPOSED

# DRUGS GIANT MISLED DOCTORS AND RIPPED OFF NHS

This advert is so misleading, it's illegal. But a pharmaceutical giant got away with making bogus claims about the 'well-being' effects of this contraceptive pill because the government's medicines watchdog let it happen.

Yasmin is up to eight times the price of other combined contraceptive pills, yet doctors exposed to false claims about its superiority have written more than 44,000 prescriptions for it since its launch last April. We calculate its maker, Schering Health Care, has ripped off the NHS by at least £200,000, since Yasmin isn't proven to be better than its cheaper rivals.

Last month, Consumers' Association (CA) called for a full inquiry into the incident. Now, having gathered the figures, we're also calling for the company to repay this cash to the NHS.

Schering's claims for Yasmin include 'no associated weight gain', and a 'demonstrable effect on PM [premenstrual] symptoms and on skin condition'. But the evidence didn't prove it was better than other pills. This was exposed last August by our sister publication, the doctors' journal *Drug and Therapeutics Bulletin* (DTB). Schering threatened to sue, but DTB's experts stuck to their meticulously researched position.

The scandal casts further doubt over proposals to allow drug companies to advertise prescription medicines such as Yasmin directly to consumers; currently they can target only health professionals, as Schering did with this advert. The government's drugs watchdog, the Medicines Control Agency (MCA), showed itself incompetent in vetting Schering's claims for Yasmin – it approved the advert last June. Had Schering been able to target consumers, millions could have been misled, as well as of thousands of doctors.

DTB said last August that the advert was misleading and called for its withdrawal, after the MCA had approved it. The Prescription Medicines Code of Practice Authority (PMCPA), which oversees the industry's voluntary code of practice, backed DTB's findings, in November. Only then did the MCA admit it had changed its mind about the claims, and reveal Schering had withdrawn the advert at the MCA's request. By then, it had been running for about seven months in a publication sent to every GP in the UK.

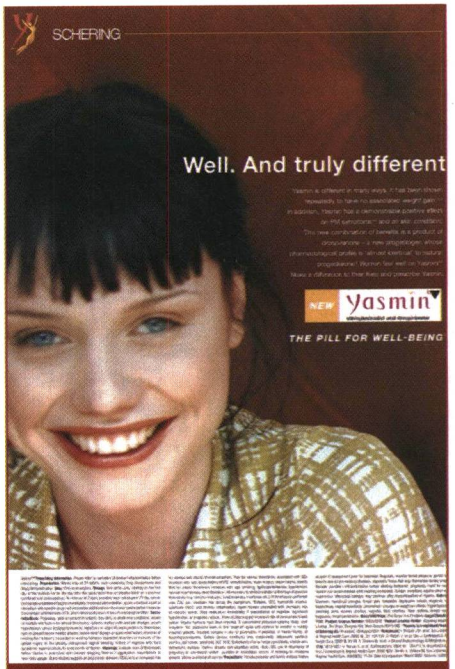
The PMCPA found the advert was misleading on 11 counts. Such advertising is a breach of advertising legislation; punishment could in theory be a heavy fine or imprisonment. But the MCA told *Which?* it wasn't taking any action because Schering voluntarily withdrew its advert, after the MCA made a 'rigorous examination of the claims made'.

The MCA denied the agency had been incompetent. It said: 'The agency had conducted a previous preliminary internal review of the advertising as part of its monitoring of new products. Prior scrutiny does not constrain the agency in handling future complaints...as this case demonstrates.'

It added: 'The MCA took prompt action in this case to secure in October the voluntary withdrawal of the advertising material.'

In view of the Yasmin case, CA has asked the government whether the MCA has the public's health as a priority. We've called for rigorous pre-vetting of all prescription drug adverts.

DTB found that Yasmin wasn't proven to be any better than its rivals; it did not say the pill was unsafe. If you're taking Yasmin and you have any concerns, don't stop taking it, but discuss them with your doctor.




This advert for a contraceptive pill is illegal, but it appeared in *GP* magazine, which goes to 40,000 GPs across the UK. At least 44,000 prescriptions were written before the advert was withdrawn

NEW Yasmin® ethinylestradiol and drospirenone

# TSB letter causes worry

**If you got a stark letter from your bank saying: 'Please could you call me on the number above at your earliest convenience. Yours sincerely, Lloyds TSB account manager', you might worry there was a problem with your account.**

**That is what Trevor Johnson, from Thornton Heath, thought when he received such a letter, and after weeks of failed attempts to contact the account manager, Trevor was furious to discover that there was no problem; this was a ploy to get him to ring and hear a sales pitch for Lloyds TSB products.**

**It's not the first time we've encountered this sort of misleading marketing, but it is the first time we've encountered a company which had promised previously to stop sending such letters going back on its word within a week.**

**Having first promised to stop sending Trevor further letters, the bank then apologised and paid him £50 compensation. So he was stunned when, a week later, he received a third letter. This time he contacted *Which?*.**

**We've reported Lloyds TSB to the Advertising Standards Authority, and challenged the bank directly over its tactics. We were concerned the problem could be more widespread.**

**Lloyds TSB said it's confident this was an isolated incident, but told us that it took the matter very seriously and would be 'reinforcing the correct procedures to all its staff'.** ▷

**HOTLINE**

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or e-mail **insidestory@which.net**. We're sorry but we can't reply individually.

INVESTIGATION

# THE 'FREE' HOLIDAY THAT ISN'T

The accommodation our researchers stayed in was on a main road

The hotel pool looked over waste land

**If you're ever tempted by a 'free** holiday' for attending a timeshare presentation, be prepared to shell out hundreds of pounds for the privilege of going somewhere you didn't choose, from an inconvenient airport, and to suffer hassle when you get there.

We went undercover to investigate Bath-based Worldwide Vacations, which claims to send 45,000 people a year on 'promotional holidays', after we heard from a reader who tried to sue after being denied his trip.

Our investigation revealed three problems. The holidays aren't free; there are hoops to jump through before you can take the holiday; and, if you do manage to take it, don't be surprised if you're messed around when you get there.

## IT'S NOT FREE

Here are the tactics the company used. You're approached in the street and asked to fill out a survey; the 'carrot' is a holiday prize draw. Soon, you get a call congratulating you on winning – but you must attend a presentation to collect your voucher. The presentation is a timeshare pitch. You get your voucher, but there's a non-refundable 'processing fee' of £39.50 per adult. You must pick four separate weeks, at least eight weeks apart, when you can go on holiday. Later you're charged other fees, for 'baggage handling' and 'air security'.

See our table, below, for how costs mounted, and how booking a similar holiday we found online (with accommodation allocated on arrival) would have worked out cheaper for us.

In addition, we received a worrying letter about six months before our holiday saying: 'If for any reason you need to cancel your holiday then a charge of £249 will occur.'

Worldwide Vacations admitted the holiday wasn't free, but said it was still an 'incredible offer'.

## NOT EASY TO GO

We submitted our processing fees, our chosen weeks, airport and destination. The small print allowed Worldwide Vacations to offer us any one of the four weeks, and none of the other preferences.

Our undercover researchers lived in south east England, and had requested Gatwick airport, with Spain the preferred destination. Worldwide Vacations then sent a letter requesting the air security and baggage fees, and giving a list of flights – some matching our preferences. It said we'd be on a flight from the list. We'd already paid all our fees by the time we got the definite offer – an early morning flight from Manchester to Tenerife, not on the list. It would entail a long journey to the airport and a hotel stay the night before. We asked for a different flight – or to cancel and get a refund – but Worldwide Vacations refused both.

We had to send written acceptance, within a week, once we'd received the initial list of flights. Worldwide Vacations told *Which?* that it had only a 'window of opportunity' while seats on flights were available, so a quick turnaround was necessary.

This deadline caught out Giampiero Mazza, from London, who sued Worldwide Vacation (UK) Ltd, which trades as Worldwide Vacations. He argued that he hadn't had enough time after receiving its offer to meet the deadline. His reply was due on a Friday, but arrived the following Monday; the company wouldn't accept it. Giampiero lost his claim for compensation. He'd argued that the letter sent to him had been posted second class, but couldn't prove it. The company did

**Costs compared of two adults taking a week's holiday to Tenerife, winter 2002, starting journey from central London**

| Worldwide Vacations Manchester airport | | Last-minute internet deal Gatwick airport | |
|---|---|---|---|
| £195.20 | train fares | £32.80 | train fares |
| £75 | extra hotel night | | |
| £79 | processing fees | £218 | package |
| £54 | air passenger duty/tax | | |
| £20 | transfers | £30 | transfers |
| £323.20 | TOTAL | £280.80 | TOTAL |

## THE TIMESHARE TALK

**It's a condition of taking the 'free' holiday that you attend a timeshare talk while there.**

**Our two undercover researchers endured a four-hour presentation. The sales rep never asked whether they wanted the timeshare deal, but proceeded as if they did. His patter was littered with references to soap stars and royalty who, he claimed, had holiday homes in the area. The presentation included a lengthy tour of a new block of timeshare flats. But later, the researchers were encouraged to buy an entirely different flat which they hadn't seen.**

**Worryingly, a colleague of the sales rep then encouraged our researchers to let the company rearrange their mortgage, to include a monthly payment towards the timeshare. When the researchers refused to sign anything, but asked for the paperwork to peruse, both sales reps lost interest.**

The nearest beach was under a flight path

refund his processing fees.

The Timeshare Consumers Association told us that so far this year it's received 'dozens' of complaints about the company.

The Office of Fair Trading (OFT) recently forced Worldwide Vacations to change small print deemed unfair to consumers. It challenged the company to make it clearer what the holiday price included, and to change the term allowing it to alter most aspects of the holiday without notice. As we went to press, the OFT said the company was about to make some final changes.

We heard the company lie to the county court judge during Giampiero's case in June that the OFT had 'approved' its contract – it was in fact still under discussion. In October the OFT told Worldwide Vacations not to say it had 'approved' anything – it has no power to approve contracts.

### UNWANTED EXTRAS

Our researchers had to attend a four-hour timeshare pitch: see 'The timeshare talk', left. The sales rep told them nearly 40 per cent of those who take the 'free' holiday buy a timeshare; Worldwide Vacations gets a commission.

Our return flight was switched at short notice to a later one. Worldwide Vacations told us it had no control over flight changes.

# High import charges

**Some car makers are still taking UK buyers for a ride when it comes to importing cars from other EU countries.**

**Anna and Martin Newman-Brown imported a Mercedes C-class from Luxembourg in June, and were billed £1,300 for the 'right-hand drive surcharge'.**

**We were outraged to hear that car-makers are still charging so much to sell right-hand drive models abroad, as under EU competition law, the fee should be 'reasonable' and justified by extra administration or distribution costs.**

**To find out how common these surcharges are, we asked car importer, Virgin Cars, what fees manufacturers are passing on to it. While Alfa Romeo, Fiat, Lexus, Saab, Toyota and Vauxhall impose no surcharge, Audi imposes a £2,310 surcharge, before tax, for an Audi A8.**

**When we last investigated these charges (see 'Car makers dealing a bad hand', December 2000, p5), Audi wouldn't disclose its charges. We see why.**

**Audi told us that it levies the surcharge on right-hand drive imports so that EU prices, before tax, match those in the UK. It said the surcharges reflect the higher cost of making right-hand drive cars.**

**We think these surcharges are being used as 'top-up' fees to keep imports down and UK prices high. They are not reasonable or justified, especially as many car makers levy no fee. We're calling on the EC to stop this practice as it rolls out the new car selling rules.**

**See our report, 'Buying a car', p50, for tips on importing.**

CAMPAIGN FOCUS

# EASY TV FOR EVERYONE

Whether we like it or not, we'll all have to go digital because the government plans to switch off the analogue TV signal as early as 2010. Consumers' Association (CA) has been plugged into developments from the start to ensure that consumers have been heard, and that digital TV equipment is up to scratch and easy for people to use.

### WHERE'S THE PROBLEM?

Technology is pointless if no one can use it. A recent survey of 1,300 consumers found more than half felt digital TV was too complicated or too 'clunky'. CA also asked groups of consumers to try out some equipment and report back. Even the experienced users found many of the current digital boxes tricky to use.

### WHAT CAN BE DONE?

We're campaigning to make manufacturers listen to consumers' views after using digital TV boxes, so that when they design the next generation of digital equipment, it's easier for everyone to use. Our campaign is called Easy TV.

easy TV

Promoting the need for easier-to-use digital tv equipment

### WHAT'S EASY TV?

CA joined forces with the Design Council and the Independent Television Commission, which regulates commercial TV, to launch the Easy TV initiative last November. The aim is to make digital TV easier to use. We're co-sponsoring a design award for digital equipment.

We're campaigning to ensure digital TV is centred on you.

## CAMPAIGNING FOR YOU

**Up to 46,000 consumers will get compensation for being mis-sold an endowment mortgage following a decision by the Financial Services Authority (FSA) to fine Abbey Life Assurance Company Ltd.**

**Our Endowment Action campaign continues to help victims complain about mis-selling. We're pleased the FSA took action – but the £1 million fine is low given the scale of this company's tricks. And the FSA isn't doing enough to help the millions of victims of other companies' mis-selling. We'll continue to push for justice.**

**We welcome new guidelines which should make it easier to see where your food comes from. The Food Standards Agency has issued a country of origin labelling guide for the industry. We hope it will eventually be mandatory to put this on food labels. It's important for informing your choice, but also helps to trace food quickly if there's a safety alert.**

**Ink cartridges for your printer are costly, but manufacturers don't tell you enough about how many pages they'll print, says the Office of Fair Trading. We agree.**

**The watchdog's probe into the £2 billion-a-year consumer IT market also criticised helplines. See p9 for more on the findings.**

**A misleading mailshot that lured recipients into joining a gym has been rapped by the Advertising Standards Authority. The Survey UK mailing implied that recipients had won a prize – gym membership. The catch was a three-year tie-in and a weekly 'maintenance charge' of £2.87.**

**We criticised these tactics last year (see 'Fitness fiddle', *Which?*, June 2002, p6).**

**Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns**

YOUR RIGHTS

# Don't buy Time

**Infamous Time Computers sent the Evans family a computer that crashed the first time it was used. They soon noticed the £1,150 laptop was overheating, too.**

**Dad David, of Warwickshire, didn't want his family exposed to potential danger. He rang the company to reject the Time Athlon XP 1600 Mobile Office, bought over the phone.**

**Time Computers Ltd is no stranger to shoddy goods and service. Its products and customer service – including helplines costing up to £1 a minute – have been consistently slated by owners in our unique surveys for *Which?* articles in recent years. We've also received many spontaneous complaints. A search uncovered dozens of County Court Judgments registered against the company and its parent – cases where Time was ordered to pay compensation.**

**Time's customer service staff told David that the company would test his machine. If it concluded the laptop hadn't been faulty when sold, Time would take it back but would charge David a 're-stocking fee' of up to 25 per cent of his order – about £290. David was shocked by the size of the penalty he might have to pay if Time disagreed with his view of the laptop. He felt caught, and told us. We contacted Time. After it had checked the laptop, David got a full refund.**

**Time said that the 'one-off' problem was caused by a faulty processor which was overheating. When we challenged the 're-stocking fee', it said the fee was normally 10 per cent – and was only charged if a returned product wasn't faulty.**

**The company was within its rights to demand proof of the fault and, if an inspection found no fault, to charge a fee for checking. The problem with current law is that, even if you've just bought faulty goods, the onus is on you to prove they were faulty when sold.**

**Happily, this will change when a new law, already overdue, comes into force later this year. We'll be explaining it in detail then.**

Happy ending: David's children got a new laptop for Christmas

# THE FRIDGE-FREEZERS THAT DEFROST IN THE COLD

Two readers have contacted us about fridge-freezers that turn themselves off when it gets cold.

Janet Westwater, of Dundee, and Anna Butterworth, of Warwick, were horrified when their fridge-freezers repeatedly turned themselves off, defrosting their food. They each called engineers and were told that their kitchens were too cold. Neither has central heating – their fridge-freezers are in unheated kitchens.

Janet's fridge-freezer defrosted because her kitchen was too cold

Both asked for an exchange but were told they weren't entitled to one because the machines weren't technically broken.

The problem arose because some fridge-freezers have only a single thermostat to control both the fridge and freezer compartments. When room temperature drops below a certain level, the appliance turns off. The manual will state the temperature at which this will happen. For Janet's fridge it's 10°C, while for Anna it's 14°C.

The training guide from the electrical retailers industry says staff should ask customers: 'Will the appliance be kept in the kitchen, garage or elsewhere?' But the question fails to highlight the significance of keeping a fridge-freezer in low temperatures.

Scottish Hydro Electric, which supplied Janet's fridge-freezer, told us it's up to the customers to work out if they're at risk from this problem, and to read the instruction manual on delivery.

Anna bought her fridge-freezer from Currys. It refused an exchange but pledged to train staff to cover the issue better and display information in stores.

We believe stores should tell customers of the risk before they buy the goods. If customers aren't made aware of this problem at the outset, we think stores should offer an exchange.

PHOTOGRAPHY PBM PHOTOGRAPHIC, POST STUDIO PHOTOGRAPHIC

# HOW MUCH FOR HOLIDAY COMMISSION?

Ever wondered how much of your holiday cost goes into the pocket of the travel agent? It could be nearly 20 per cent. Booking direct with the tour operator won't necessarily save you money either.

We've uncovered one tour operator that admitted to a 'gentlemen's agreement' not to undercut travel agents' prices. We've asked competition experts at the Office of Fair Trading to investigate.

*Which?* reader Elma Howard, from Cleveland, found out how much commission was going to her travel agent when the agent, Going Places, accidentally sent her a cost breakdown from the tour operator, Neilson, with her invoice.

Elma and her husband's two-week sailing holiday in the Greek islands last August cost £3,180. Going Places pocketed £520, which is 16 per cent.

We asked Neilson whether Elma could have saved by booking direct, but it said the price would be the same. It said it had a 'gentlemen's agreement' not to undercut travel agents' prices since it needed travel agents to distribute its holidays.

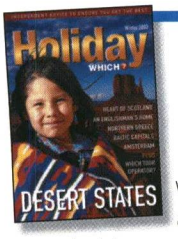
Neilson and Going Places are both part of big chains. The Association of Independent Tour Operators (AITO), which represents 160 operators outside the major chains, told us it had heard of cases where big chain travel agents took up to 19 per cent commission (but usually it's less). Its advice is to shop around.

If you want a package and you'd like to look at independents as well as big chains, check the websites below and see opposite for our latest Switch with Which? campaign. Of course, you could create your own package by booking flights and accommodation yourself (see 'Get away for less', *Which?*, April 2001, p33).

FURTHER INFORMATION

**www.realholiday.co.uk** for independent travel agents

**www.aito.co.uk** for tour operators




# TOP OF THE TOUR OPS

We spend around £450 each on our annual holiday. That makes it one of the biggest single purchases of the year. But, unlike other products, you can't see it before you buy or take it back if you're disappointed. So which companies are most likely to provide a holiday that is memorable for all the right reasons? According to this month's survey from *Holiday Which?*, the answer is, once again, smaller, independent tour operators, with the big companies at the bottom of the league.

Laskarina tops the charts for the second year running, followed by VFB, Great Rail Journeys, Swan Hellenic, Tapestry, Ramblers Holidays and Titan Travel – all small independent operators. More than 85 per cent of *Holiday Which?* members who had travelled with these companies said they would 'definitely recommend' them.

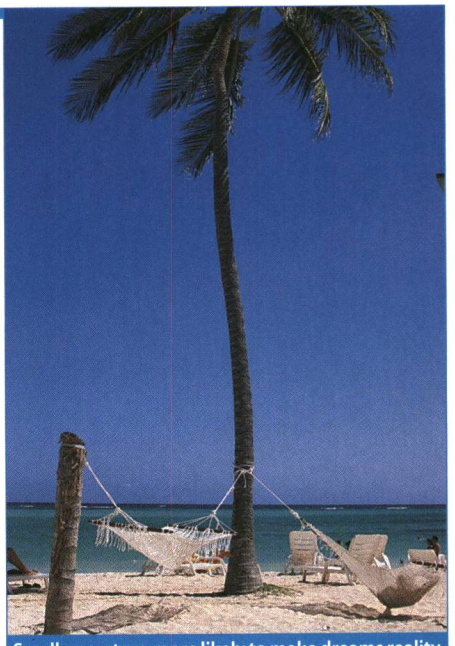
By contrast, big-name operators JMC, First Choice and Airtours occupy three of the four bottom places. JMC (a Thomas Cook brand) came bottom for the second time in succession – almost one in five members said they would probably, or definitely, not recommend it.

A first look might lead you to think there's a wide choice of holidays on the high street. But the 'big four' travel companies – Thomson (Tui UK), MyTravel, First Choice and Thomas Cook – own so many holiday brands, you'll probably find yourself travelling with one of their offshoots. They also own huge high-street travel agency chains to funnel customers into their own packages. Thomas Cook recently announced that 70 per cent of packages sold through its agencies are for its own holidays. Together the big four sell over 75 per cent of all holiday packages.

Is it simply because they offer great value for money? Not according to the *Holiday Which?* survey: none of the big four brands appears among the top 14 companies who members voted as the best for value.

It's because of this consistently bad service, coupled with poor value for money, that we're encouraging all holiday makers this year to vote with their feet and Switch with Which?.

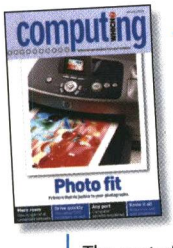
Our dedicated switching website – switchwithwhich.co.uk – will help you find the best companies that sell holidays to your chosen destination.


Small operators: more likely to make dreams reality

### Also in Holiday Which? this month

- Cheap flights
- Heart of Scotland
- Desert states

Take out a free trial to *Holiday Which?* this month and get a free travel alarm clock and surprise gift – see p2 of this month's *Which?* for more details




# INK CARTRIDGE MAKERS BLOT THEIR COPYBOOK

The cost of ink refills can add up to more than double the cost of a printer over its lifetime, according to the results of a year-long Office of Fair Trading (OFT) investigation.

The OFT has accused manufacturers of a 'lack of transparency' about the price and performance of their ink cartridges. It said that consumers needed to know roughly how many pages an ink cartridge would produce, which would give them an idea of the printing cost per page. However, the information currently on offer, concludes the report, is 'limited, not easily accessible or comparable between manufacturers'.

The OFT wants an industry standard for measuring ink cartridge performance, and commends tests pioneered by *Which?* These recreate typical use by printing real photos, letters and so on until the ink starts to run out.

The cost of ink to print a colour A4 photo varied from 38p to £1.91 in this month's *Computing Which?* article on photo printers, which used these tests. The article names two Best Buys. The bargain (but basic) **Canon S330 Photo** (**£76**), rated ★ for photo quality, had the second cheapest running costs (51p for an A4 photo). At the other end of the market, the **Epson Stylus Photo 950** (**£330**) is crammed with extras and can print direct from a digital camera (without turning on the computer). A4 photos, also rated ★ for quality, cost £1.54 a page.

### Also in Computing Which? this month

- Reference and quiz programs reviewed
- Getting rid of unwanted software

You can download a copy of the full photo printers article from www.computingwhich.co.uk

Canon's S330 Photo (left) and Epson's Stylus Photo 950

FREE TRIAL

For a free trial to Holiday Which?, Computing Which? or any of our magazines, just call

**0800 252 100**

(payment details required for when your free trial ends)

# PLEASE, SIR, I WANT SOME MORE

**Don't put up with pitiful returns on your savings – we name the savings accounts to avoid to help you make the most of your money**

Five hundred and forty five pounds. That's how much interest – after basic-rate tax – you would have missed out on over the last two years if you kept savings of £10,000 in NatWest's Diamond Reserve notice account instead of a Best Buy account.

People with money in the lowest-paying easy-access accounts are losing out, too. If you had £2,500 in a Halifax Liquid Gold account for the last two years, it would have earned just over £30 interest, after basic-rate tax had been deducted. The same amount in Halifax's internet-based Web Saver account would have earned more than £220 – more than seven times as much.

These are just two examples of the price you can pay by keeping your savings in the wrong account. And they're not unique – we've identified the worst-paying savings accounts from the biggest banks and building societies (see 'Hall of shame', p13) and the interest rates are dismal – some as low as 0.1 per cent before tax.

## MANY UNHAPPY RETURNS

Particular sinners are Abbey National, Alliance & Leicester, Bradford & Bingley, Halifax, Lloyds TSB, NatWest, The Royal Bank of Scotland, and Yorkshire Bank. They all have worst-paying notice accounts, as well as worst-paying easy-access accounts.

Abbey National, Alliance & Leicester and Halifax deserve a special mention. They don't just have some of the worst easy-access accounts – they also have some of the best ones. Abbey National eSaver, Alliance & Leicester Phonesave Premier, and Halifax Web Saver are all current Best Buys (though you have to operate them either over the internet or by phone, rather than through a branch). The overall cost to consumers of keeping money in low-paying accounts is huge. We've calculated that, if everybody switched their savings to the best rates available, together we'd earn an extra £5 billion in interest. Clearly, a lot of people are missing out on a huge potential pot of cash.

## DON'T GET CAUGHT OUT

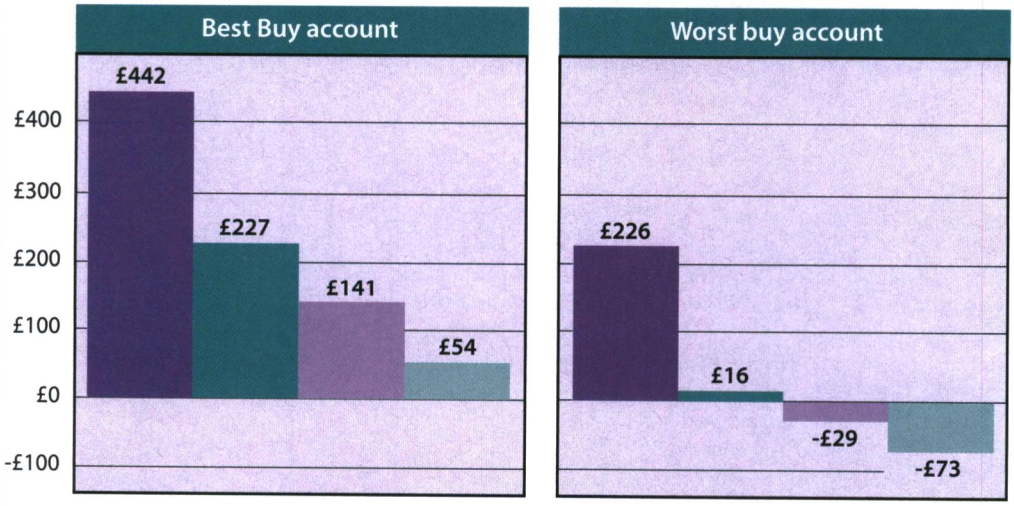
*Which?* has long been critical of the tricks banks and building societies use to exploit their loyal savers. One of the most common has been to launch a new account with a high interest rate at the same time as reducing rates on long-standing accounts. The good news is that, in the last couple of years, this practice has become much less common.

The bad news is that many of the worst accounts we've identified have been paying miserly rates of interest for some time now. A good way to check how competitive your account's rate is is to measure it against the Bank of England base rate. This benchmark rate has been 4 per cent since November 2001, after falling from 6 per cent in February 2001.

Generally, where the base rate goes, savings accounts follow. Only one of the worst easy-access accounts we've identified has fallen by more than the base rate in the last two years – so money in most of those accounts has been earning a relatively poor interest rate for at least two years.

Of course it's not just people with money in the worst

## REALITY CHECK: WHAT £10,000 REALLY EARNS




These graphs show how much your savings are growing – or shrinking – in real terms, by looking at how much the interest you earn is reduced by tax and the effects of inflation. Each of the three net growth figures shows the value taking inflation (of 2.1 per cent a year) into account, over the past year. The graphs show that, by keeping your money in a worst buy account, paying 2.26 per cent, your earnings aren't even beating inflation – in real terms, even a basic-rate taxpayer with £1,000 is left £29 worse off. Someone with a Best Buy account, paying 4.42 per cent interest, does gain – but not as much as you might think.

**Key**
- Gross interest
- Net growth value – non-taxpayer
- Net growth value – basic-rate taxpayer
- Net growth value – higher-rate taxpayer

PHOTOGRAPHY KOBAL COLLECTION

accounts who have seen their rates drop. In the last few years some of the best rates have been offered by internet-based accounts. In December 2000, when the base rate was at 6 per cent, the average internet savings account rate was 5.8 per cent on a balance of £2,500. By November 2002, with 2 per cent lopped off the base rate, that average had dropped to 3.6 per cent.

## DEFLATED EXPECTATIONS

Because of cuts in the base rate, even the best rates on the market at the moment are only a little over 4 per cent. If your money isn't in a Best Buy account, you might be forgiven for gritting your teeth and hoping for an upturn in rates, figuring it's not worth the trouble of switching for an extra couple of per cent interest. However, with rates so low, it's more important than ever to maximise the interest paid on your savings. This is because of the corrosive effect of inflation on your money.

Inflation has been very low for the last few years, and many of us tend to forget about it. But it can still have a big effect on the true value of your savings. As prices rise with inflation, the real value of your money decreases. If you keep your money under your mattress, this is a real problem. £1,000 earning no interest at all over the last two years would have dropped in real value to £966.

To counter the effects of inflation, it is crucial that your money is invested so you receive a higher return (after tax) than inflation. This is particularly important if you need to withdraw some of the interest from your account each year. If you don't get any capital growth, your money will lose value over time in the same way as it would if you stashed it under the mattress.

The graph on p10 shows the real returns over a year of £10,000 invested in two notice accounts: a Best Buy and a worst buy. Even in the Best Buy account, a higher-rate taxpayer struggles to make any real gains. But in a poor-paying account, a higher-rate taxpayer is effectively losing money.

If inflation is 2 per cent next year, higher-rate taxpayers will need to earn 3.34 per cent on their savings just to maintain ▷

them at the same value in real terms. People paying standard-rate tax will need to earn 2.5 per cent interest.

If inflation is slightly higher, at 2.5 per cent (the government's target), the 'break-even' rates rise to 4.17 per cent and 3.13 per cent. If inflation is in line with the government's target, and the base rate remains the same, higher-rate taxpayers will need to earn a Best Buy rate of interest just to avoid the real value of their money reducing.

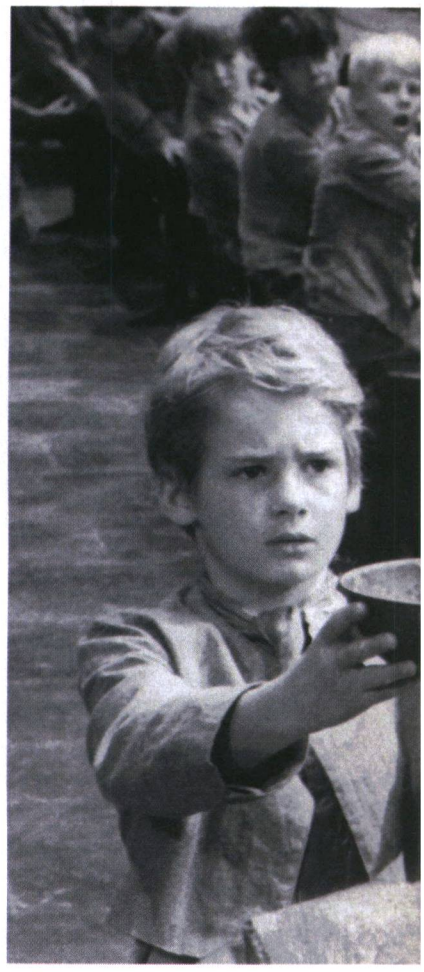
## SWITCHING TO SAVE

Even if your savings aren't in one of the worst-paying accounts, it still pays to keep an eye on rates, and switch if necessary. *Which?* reader Jane Redfern's experience shows why.

Jane and her partner Ian had their savings in Nationwide's e-savings account, which last year was paying an attractive 4.5 per cent interest. However, by August, despite there being no cuts to the Bank of base rate, Nationwide cut its rate to 4 per cent. It's not a bad rate, but it's not as good as the 4.35 per cent which was, at the time, being paid on Northern Rock's Tracker Online account.

Although there was a difference of only 0.35 per cent between rates, Jane had no hesitation in switching. With savings of around £25,000, the 0.35 per cent extra interest is worth almost £90 a year to Jane.

Jane and Ian don't think it makes sense to pass up the extra interest available, as switching is so easy. They will continue to keep an eye on their savings, and won't have any hesitation in moving again if they find a higher rate.



### KEEPING ON TOP OF RATES

It pays to keep a keen eye on your interest rate. Even when there have been no cuts in the base rate, banks and building societies sometimes cut their rates anyway. However, many of us find that we don't have time to constantly check what's going on with our rates. Getting a good return on our money isn't helped by the way some banks and building societies treat savers, either.

In order to attract new customers, some institutions offer market-beating interest rates, which over time they don't sustain. And banks such as Abbey National, Alliance & Leicester and Halifax have regularly offered better rates to some customers than to others with similar types of account. In fact, they pay some of their customers some of the worst rates around.

They can only get away with this because enough customers keep their savings in such low-paying accounts. Of course, banks and building societies don't always go out of their way to inform customers about rate cuts. If your account is based at a branch (rather than being run by post, phone or over the internet), under the Banking Code (a set of rules that banks agree to work by), institutions need only advertise rate changes in the branch and national newspapers. If you don't happen to visit your branch or read the right paper when rates change, you won't find out about them.

Similarly, if a bank launches a new account with a better rate, or if the base rate goes up, your own interest rate may remain the same. Although people in these situations are disadvantaged, the current Banking Code says only that banks should tell customers about some changes in very specific circumstances.

**If inflation is 2.5 per cent, higher-rate taxpayers will need to earn a Best Buy interest rate to avoid losing out**

### RATE OF CHANGE

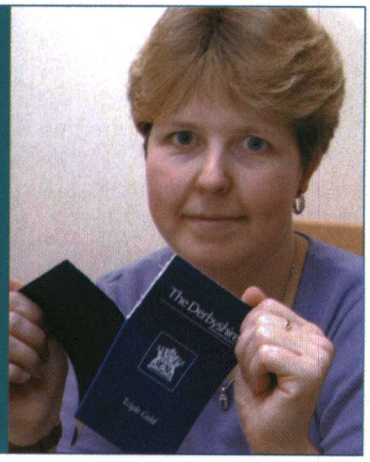
Consumers' Association has been campaigning to have the code improved, and to force the industry to do more to make customers aware of rate changes. And it looks like we finally may be getting somewhere. The Banking Code was reviewed last year, and a revised code will take effect from this March. The biggest proposed changes are going to be regarding savings accounts.

From 1 March if your interest rate falls by more than 0.5 per cent relative to the base rate in a 12-month period, your bank or building society will now have to tell you, and give you the option to withdraw or transfer your money, with no penalty. This will apply if your

## ALL THAT'S GOLD DOES NOT GLISTER

With a small child to look after, Janet MacDonald and Ian Downes don't have huge savings. However, each month, they pay Alex's child benefit plus another £100 into Janet's savings account to save for holidays and other expenses. For years, they have used Janet's Triple Gold account with the Derbyshire Building Society for this money. Janet has held the account since she was 18 – a total of 16 years.

However, this year, after seeing she had earned less than £3 in interest, Janet checked the interest rate, and discovered it was a pitiful 0.5 per cent – less than the rate of inflation. On principle, Janet decided to switch to a different building society, and opened a Northern Rock Tracker Online account (which at the time was paying 4.5 per cent). The move to a better rate means Janet will get more than eight times as much interest on her savings – which means that next year she will earn £12.75, rather than £1.50.




PHOTOGRAPHY MIKE FORD PHOTOGRAPHY

rate is cut by more than the cut in the Bank of England base rate; cut at a time when the base rate is unchanged; or cut at a time when the base rate is increased, but your account rate remains the same. This will apply only to accounts of £250 or more.

The new code will also apply equally to branch-based, postal, telephone and internet accounts. There are other changes to the code to be confirmed as we went to press, but it should ensure that fewer people are left with their money languishing in low-paying savings accounts.

## THE BOTTOM LINE

Even if banks and building societies start telling their customers more about interest rate changes, there will still be changes to rates, and there will still be some accounts paying better rates than others. Although you might be told about your own account, your bank or building society obviously won't tell you what others are doing. If you want to get the best returns on your money, it is vital to keep an eye on how much interest your savings are earning. If you're a taxpayer, it's worth remembering to use your cash Isa allowance each year – this lets you invest £3,000 each year free of tax. For more about Isas, see 'Standing the test of time', *Which?*, March 2002, p26.

*Which?* helps you make the most of your savings. Every month in 'Savings monitor' we publish the best rates available (see p56). And if you've got access to the internet, you can check the rates, updated every week, on Which? Online.

If you've already put your money in a Best Buy account, don't rest on your laurels – it's worth checking rates once or twice a year to make sure you don't start to lose out.

## HALL OF SHAME

### WORST EASY-ACCESS ACCOUNTS

| | INTEREST | | | |
|---|---|---|---|---|
| | Rate for £500 (%) | Gross annual interest (£) | Rate for £2,500 (%) | Gross annual interest (£) |
| **Abbey National** Instant Saver 3 | 0.20 | 1.00 | 0.20 | 5 |
| **Alliance & Leicester** Access Plus | 0.20 | 1.00 | 0.20 | 5 |
| **Alliance & Leicester** Instant Access | 0.20 | 1.00 | 0.20 | 5 |
| **Birmingham Midshires** Instant Access | 0.25 | 1.25 | 0.50 | 12.50 |
| **Birmingham Midshires** Quantum Instant Plus | 0.25 | 1.25 | 1.80 | 45 |
| **Bradford & Bingley** First Choice | 0.30 | 1.50 | 0.30 | 7.50 |
| **Bristol & West** Access | 0.30 | 1.50 | 0.30 | 7.50 |
| **Cheltenham & Gloucester** Gold | | | 0.50 | 12.50 |
| **Clydesdale Bank** Instant Solution | 0.10 | 0.50 | 0.10 | 2.50 |
| **Halifax** Liquid Gold | 0.10 | 0.50 | 0.10 | 2.50 |
| **Lloyds TSB** Flexible Savings | 0.25 | 1.25 | 0.40 | 10 |
| **NatWest** Reward Reserve | | | 0.30 | 7.51 |
| **Northern Bank** Saver Plus | 0.10 | 0.50 | 0.10 | 2.50 |
| **Northern Rock** Instant Access | 0.15 | 0.75 | 0.15 | 3.75 |
| **The Royal Bank of Scotland** Gold Deposit | 0.30 | 1.50 | 0.30 | 7.50 |
| **Yorkshire Bank** Cash Master | 0.10 | 0.52 | 0.10 | 2.52 |
| **Yorkshire Bank** Instant Access | 0.10 | 0.50 | 0.10 | 2.50 |
| **Yorkshire BS** Cash Transactor | 0.20 | 1.00 | 0.20 | 5 |
| **Northern Rock** Tracker Online | 4.25 | 21.25 | 4.25 | 106.25 |

### WORST NOTICE ACCOUNTS

| | INTEREST | | | |
|---|---|---|---|---|
| | Rate for £5,000 (%) | Gross annual interest (£) | Rate for £10,000 (%) | Gross annual interest (£) |
| **Abbey National** Investor 60 | 1.15 | 57.50 | 2.05 | 206.58 |
| **Alliance & Leicester** Notice | 1.65 | 82.50 | 1.65 | 165 |
| **Barclays** 30 Day Savings | 1.15 | 57.50 | 1.65 | 166.02 |
| **Bradford & Bingley** 60 Day Plus | 1.65 | 82.50 | 2.05 | 205 |
| **Halifax** Bonus Gold | | | 2.00 | 200 |
| **Leeds & Holbeck BS** Capital 7 | 1.25 | 62.50 | 1.25 | 125 |
| **Lloyds TSB** 90 Day | | | 1.70 | 170 |
| **NatWest** Diamond Reserve | 0.75 | 37.63 | 1.00 | 100.46 |
| **The Royal Bank of Scotland** 30 Day Savings | 1.70 | 85 | 2.35 | 235 |
| **The Royal Bank of Scotland** Bonus 90 | 1.60 | 80 | 2.15 | 215 |
| **Woolwich** Premier 30 | 2.05 | 102.50 | 2.15 | 215 |
| **Yorkshire Bank** Premium 30 Day | 0.75 | 37.57 | 1.25 | 125.39 |
| **Yorkshire Bank** Premium 90 Day | 1.00 | 50.13 | 1.50 | 150.56 |
| **Safeway** Postal Notice | 4.30 | 215 | 4.30 | 430 |

NOTES

These tables show the lowest-paying accounts from the largest banks and building societies for easy-access accounts (where you can withdraw your money without giving any notice) and for notice accounts (where you have to give notice of up to 90 days). For comparison, we've also shown the current top Best Buy account of each type (highlighted in **red**). For the easy-access accounts, we show the interest **rate for £500** and for **£2,500** and the **gross annual interest** for each amount. For the notice accounts, we show the interest **rate for £5,000** and for **£10,000** and the **gross annual interest**. Some accounts will pay bonus rates to people who limit the number of withdrawals they make in a certain period – we haven't included these in our figures.
Information correct at 5 November 2002

# Devices to go

Will a PDA or smartphone really make your life easier? We get to grips with the latest handheld organisers to find out

It's 2003, and digital devices are here to stay. Many of us now carry several of them at any one time – the majority of us have a mobile phone, some a laptop, and maybe digital camera, Minidisc or MP3 player, too. Each has its purpose and we'd probably feel lost without one or other of them.

But what about PDAs? Are they really the handy 'personal digital assistants' they're intended to be, or just a 'pointless digital accessory'? Is a PDA just an electronic personal organiser and address book, or is it also a portable store for photos and music? Or maybe it's a 'smartphone' – designed to replace your mobile phone and let you take notes, send and receive e-mail and web-surf wherever you like?

*Richard Headland helps guide you through the confusing PDA market*

## THE NUTS AND BOLTS OF PDAs

A PDA is essentially an electronic organiser, that can be used to store addresses, phone numbers, and diary information. The ability to write 'to-do' lists and brief memos, and a calculator, are key features on all PDAs, too. To keep information up to date, you will need to synchronise your PDA with your computer. This also creates a back- up of information you have put on to your PDA while out and about. It's straightforward to do this, and usually involves dropping the PDA into a 'cradle' connected to your computer, or using a USB or serial cable.

Most PDAs don't have a keyboard, so you usually add information using the touch-screen keyboard or handwriting recognition system. These are fine for brief notes, but to enter lots of text, you may need to buy an add-on keyboard (see 'Putting the text into textile', *Which?*, July 2002, p16).

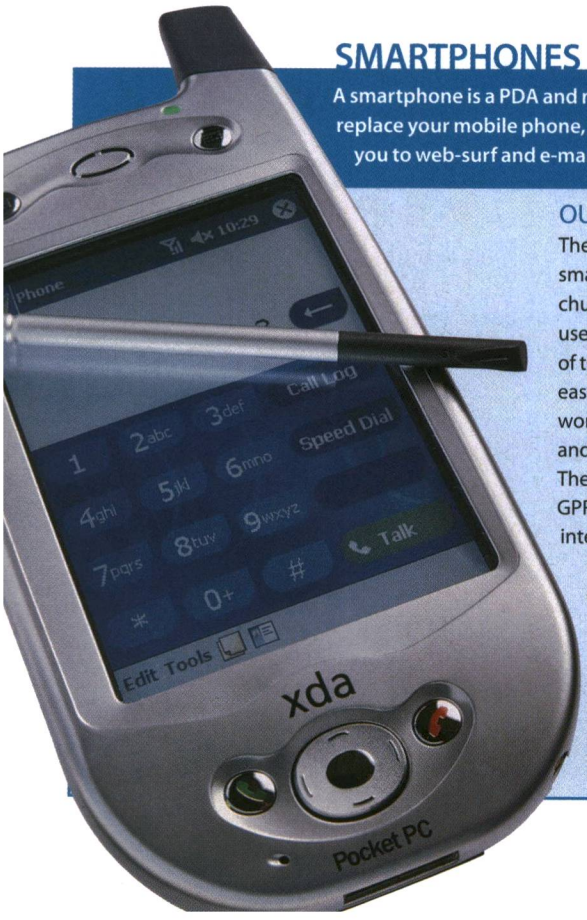
## HORSES FOR COURSES

We've tested 21 PDAs and smartphones, and divided them into groups to make your buying choice clearer. Some are labelled as 'budget' devices, others as 'business and multimedia' PDAs, and there's the group of integrated smartphones, too. The boxes (below, and overleaf) explain the differences between the types, and give our Best Buy recommendations to suit your pocket and needs.

## THE MAIN DISTINCTION

PDAs are increasingly marketed on the basis of chic design and fancy colour screens, but there are real practical differences to consider when buying one. The biggest distinction is the operating system it uses – this will affect how a PDA works and interacts with other hardware and software. Microsoft and Palm are the two biggest market players, and both their operating systems have pros and cons. Generally, PDAs using Microsoft's Pocket PC 2002 or Windows 2000 operating system are more expensive than those using Palm's, but they come with faster

PHOTOGRAPHY JONNY THOMPSON




## SMARTPHONES

A smartphone is a PDA and mobile phone combined in a single device – the idea being it should replace your mobile phone, but also offer all the functions of a PDA. This integrated approach allows you to web-surf and e-mail with relative ease, on a reasonably sized screen.

### OUR VERDICT

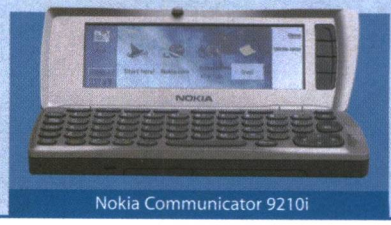
The idea is great, but we're not really convinced by the smartphones we've tested – they're too much like chunky PDAs, which feel odd against your ear if you're used to a dinky mobile phone. We have described some of their good and bad points opposite. In general, they're easier to use with a handsfree kit, but overall probably worth considering only if you think that portable internet and e-mail is more useful to you than making phone calls. They use GPRS to send and receive information. Using GPRS is expensive, so you'll have to pay a fair whack for internet use.

There are several new smartphone models just coming on to the market, such as the Orange SPV and SonyEricsson P800. These both resemble mobile phones more than PDAs, and also feature digital cameras. But smartphones are still in their infancy, and changing rapidly, so we'd suggest not investing in one just yet. We'll keep you up to date on newer models in 'All change' as we test them.

Handspring Treo 270

HP Jornada 928WDA

O2 XDA




Nokia Communicator 9210i

**Budget PDAs replace a paper diary or notebook**

**Multimedia PDAs let you store and play music**

**Pick a smartphone if you want mobile internet**

processors and more software – offering greater potential for committed users.

Palm's operating system is called PalmOS. It's used in Palm-branded PDAs, and also licensed to other manufacturers. The PalmOS devices we've tested mainly use version 4.1 of the Palm software, but this is currently being replaced by a newer version, PalmOS 5. Palm's latest PDA, the Tungsten T, is the first to feature this new operating system. In general, PalmOS is fairly simple to use, and fine for carrying out key PDA functions, such as managing your diary and address book. And our tests show PalmOS devices also tend to be small and light with good battery life. On the downside, PalmOS may seem a bit unfamiliar if you're used to using Microsoft programs, and it doesn't come with as much standard software as Microsoft PDAs (although there are oodles of Palm programs available – many free – for download via the internet).

The current version of Microsoft's operating system is called Pocket PC 2002, but this is also due to be refreshed. You should be able to upgrade most of the latest Pocket PC 2002 PDAs to the new version of the operating system when it becomes available. All Pocket PC devices have good colour screens, although these use more power so battery life can be limited.

## MORE MEMORY

It's possible to add more memory to nearly all the PDAs on test, to store extra software or files. The most common types are CompactFlash and SD cards, which start at around £18 and £30 respectively for 32Mb of extra memory.

Extra memory for Sony PDAs comes in the shape of Sony's own Memory Sticks, and these cost around £30 for 32Mb. But if you want to store MP3 files, you'll need a Sony 'MagicGate' Memory Stick (with built-in copy protection), and these cost much more than normal Memory Sticks – £100 or more for a 64Mb one, which stores only around two hours of music.

## MODELS ON TEST

**Handspring Treo 180/180g/270**
Our tests found that these three models of Palm-based smartphone were generally easy to use and had good battery life. They're smaller than most of the models on test, so could possibly replace both your mobile phone and PDA. The 180 and 270 have a built-in keyboard but these are a bit cramped. The 180 and 180g have black and white screens, which were judged to be fairly poor. The 270 has a colour screen and is the pick of the three models, but is also more expensive.

**HP Jornada 928WDA**
This was the best of the smartphones in our tests, but it's available only on the Vodafone network. It has a good, covered screen, plenty of memory, and integrates phone and PDA functions well. But we think it's still too big to be used as a true mobile phone replacement.

**O2 XDA**
The XDA isn't a bad attempt at a smartphone. It feels solid, quite large and has a reasonable display, but would benefit from a screen cover – the soft case supplied isn't very practical. It's easy to synchronise. At the moment it's available only on the O2 network.

**Nokia Communicator 9210i**
This is big, but does have a large screen, and you can you use the phone easily without opening it up. It's got a good keyboard, so is excellent for sending text messages, but looks old-fashioned alongside the latest mobiles.

## SMARTPHONES

| | | Handspring Treo 270 | Handspring Treo 180g | Handspring Treo 180 | HP Jornada 928WDA | Nokia Communicator 9210i | O2 XDA |
|---|---|---|---|---|---|---|---|
| **SPECIFICATION** | | | | | | | |
| Price (£) – phone only | 1▷ | 490 | *400* | *400* | see[1] | *550* | 710 |
| Price (£) – with contract | | 240-300 | 180 | 150-200 | 390 | 300-370 | 200-400 |
| Size hxwxd (cm) | | 13x7x2 | 13x7x2 | 13x7x2 | 15x8x2 | 16x6x3 | 15x7x2 |
| Weight (g) | | 151 | 145 | 147 | 222 | 245 | 199 |
| Built-in keyboard included | | ✓ | | ✓ | | ✓ | |
| Operating system | 2▷ | PalmOS 3.5 | PalmOS 3.5 | PalmOS 3.5 | Pocket PC 2002 | Symbian | Pocket PC 2002 |
| Ram memory (Mb) | 3▷ | 16 | 16 | 16 | 64 | 40 | 32 |
| Expansion slots | 4▷ | | | | ✓ | ✓ | ✓ |
| Colour screen | | ✓ | | | ✓ | ✓ | ✓ |
| USB connection | 5▷ | ✓ | ✓ | ✓ | ✓ | | ✓ |
| **INFORMATION** | | | | | | | |
| Additional notes/update since our test | | | | | 1 Only available with a contract | | Now comes with 64Mb Ram |

NOTES
For models that aren't widely available a guide price is given in *italics*.

**Specification**
**1** The typical high-street price if you shop around.
**2** See 'The main distinction', p14.
**3** The amount of memory supplied with the PDA. Don't compare across operating systems, because Pocket PC 2002 takes up more memory than PalmOS. Symbian is another type of operating system often found on mobile phones.
**4** For additional memory or Bluetooth cards, for example (see 'More memory', above).
**5** This is faster than a serial connection and generally easier to use.

Tungsten T is the first PDA with PalmOS 5

## BEST BUYS

Most of the Pocket PC models are quite similarly-matched, but the **Compaq iPaq H3950 £450** from Comet, Dixons, John Lewis and PC World and **£440** from www.expansys.com is solidly built and easy to use. Its sister model, the **Compaq iPaq H3970 £550** from Comet, Dixons, John Lewis, PC World and The Link, or **£500** from www.expansys.com, is exactly the same but with Bluetooth built-in, should you want it. Battery life, if you use Bluetooth, doesn't match that of the H3950.

## BUSINESS AND MULTIMEDIA PDAs

These do the same tasks as budget PDAs opposite, but have more software for office and web use, and for storing photos and music, for example. All the PDAs in the table are rechargeable and come with a USB cradle for charging and synchronising.

### MULTIMEDIA POSSIBILITIES

All PDAs designed for business or multimedia use come with a colour screen. The ones on the Pocket PC models, and many of the Sony handhelds, have impressive resolution and are readable in most light conditions. But bear in mind that colour screens, especially on Pocket PC PDAs, will chew through battery life much quicker than black and white screens.

We liked the integrated design of the Sony NR70V, which incorporates a digital camera that takes passable snaps, in reasonable light. It's better than the cameras currently found on mobile phones – and would come in handy for the odd spur-of-the-moment photo. This PDA also has a rotating screen that can cover the the built-in keyboard. When you're not using the keyboard, you can use the screen to enter information instead.

You can add extra memory to all of these PDAs, for storing software, photos, games, or MP3 music, for example. All Pocket PC devices have a version of Windows Media Player, for storing and playing music and video clips, and most of the Sony ones will play MP3s if you shell out for a 'MagicGate' Memory Stick. The Sony NR70V even comes with headphones and an in-line remote control for MP3 playback. This all sounds jolly good, but the big drawback of using your PDA as a personal stereo is, again, the drain on the battery. After a couple of hours listening, you may well find yourself short of power for using some more basic functions.

### CONNECTING TO THE INTERNET

If you think getting your PDA online would come in handy for, say, keeping up with your work e-mails while propping up the bar, you'll need one with an infrared or Bluetooth (wireless radio) connection. All the PDAs in this group have infrared. If your mobile phone has infrared, too, as

Compaq iPaq H3970

Compaq iPaq H3950

Fujitsu-Siemens LOOX600

Palm M515

Palm Tungsten T

Sony Clié PEG-NR70V

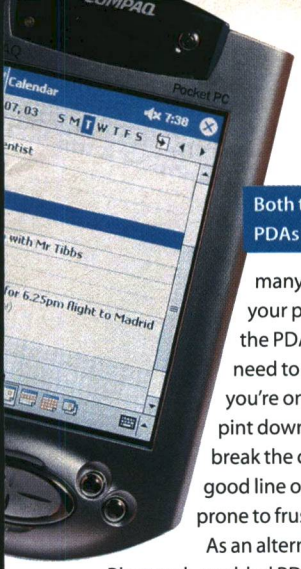
Sony Clié PEG-T625C

Sony Clié PEG-T675

Toshiba e310

Toshiba e740BT

| BUSINESS/ MULTIMEDIA PDAs | Compaq iPaq H3970 | Compaq iPaq H3950 | Fujitsu-Siemens Pocket LOOX600 | Palm M515 | Palm Tungsten T | Sony Clié PEG-NR70V | Sony Clié PEG-T625C | Sony Clié PEG-T675 | Toshiba e310 | Toshiba e740 BT |
|---|---|---|---|---|---|---|---|---|---|---|
| **SPECIFICATION** | | | | | | | | | | |
| Price (£) 1▷ | 550 | 450 | 420 | 260 | 400 | 450 | 300 | 350 | 270 | 545 |
| Size hxwxd (cm) | 14x8x2 | 14x8x2 | 13x8x2 | 11x8x2 | 10x8x2 | 14x7x2 | 12x7x2 | 12x7x2 | 13x8x1 | 13x8x2 |
| Weight (g) | 231 | 229 | 172 | 164 | 157 | 196 | 167 | 166 | 134 | 174 |
| Built-in keyboard | | | | | | ✓ | | | | |
| Operating system 2▷ | Pocket PC 2002 | Pocket PC 2002 | Windows 2000[1] | PalmOS 4.1 | PalmOS 5 | PalmOS 4.1 | PalmOS 4.1 | PalmOS 4.1 | Pocket PC 2002 | Pocket PC 2002 |
| Ram memory (Mb) 3▷ | 64 | 64 | 64 | 16 | 16 | 16 | 16 | 16 | 32 | 64 |
| Bluetooth built-in 4▷ | ✓ | | ✓ | | | | | | | ✓ |
| **PERFORMANCE** 7▷ | | | | | | | | | | |
| Standard PDA functions 8▷ | ☆ | ☆ | ☆ | ○ | ○ | ○ | ○ | ○ | ☆ | ☆ |
| Office 9▷ | ○ | ○ | ○ | ○ | ☆ | ☆ | ● | ☆ | ○ | ○ |
| Multimedia 10▷ | ○ | ○ | ○ | ◒ | ◒ | ◒ | ◒ | ◒ | ◒ | ◒ |
| Communication 11▷ | ○ | ○ | ○ | ◒ | ☆ | ● | ● | ● | ○ | ○ |
| Synchronisation 12▷ | ★ | ★ | ★ | ☆ | ☆ | ☆ | ☆ | ☆ | ★ | ★ |
| Versatility 13▷ | ☆ | ☆ | ☆ | ○ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ |
| Display quality 14▷ | ☆ | ☆ | ☆ | ○ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ |
| Ease of use 15▷ | ☆ | ☆ | ☆ | ○ | ○ | ○ | ○ | ○ | ☆ | ☆ |
| Battery life 16▷ | ○ | ☆ | ○ | ★ | ☆ | ★ | ★ | ☆ | ☆ | ○ |
| Build quality 17▷ | ★ | ★ | ○ | ★ | ☆ | ☆ | ★ | ★ | ★ | ★ |
| **TOTAL TEST SCORE** | 66 | 66 | 63 | 53 | 63 | 63 | 49 | 59 | 65 | 65 |
| **INFORMATION** | | | | | | | | | | |
| Additional notes/ update since our test | | | 1 Windows for handheld PC 2000 | | | Upgraded to PalmOS 5 since our tests – now called PEG-NX70V | Soon to be replaced | Soon to be replaced | Being replaced by the e330, with faster processor, 64Mb Ram and Bluetooth | |



**Both the Compaq PDAs are Best Buys**

many of them do, you can use your phone as a modem for the PDA. But the infrared ports need to be in line of sight while you're online, so putting your pint down between the two will break the connection. Even with good line of sight, infrared can be prone to frustrating interruptions.

As an alternative to infrared, Bluetooth-enabled PDAs are shown in the table, and if used with a Bluetooth mobile phone, allow the two to 'talk' as long as they're within 10 metres of each other. If you want to do this, it's best to take both to the shop you bought the PDA or phone from and ask them to set it up for you. But generally, we think Bluetooth still has a way to go before becoming truly useful.

Hardware aside, the main drawback of connecting your PDA to the internet is the cost of sending and receiving data. (see 'The latest mobiles', *Which?*, December 2002, p.16).

**NOTES FOR BOTH TABLES**

Models highlighted in red are Best Buys. For models that aren't widely available a guide price is given in *italics*.

**Specification**

1 The typical high-street price if you shop around.
2 See 'The main distinction', p14.
3 The amount of memory supplied with the PDA. Don't compare across operating systems, because Pocket PC 2002 takes up more memory than PalmOS.
4 For linking to other Bluetooth-enabled devices wirelessly (see 'Business and multimedia PDAs', p16).
5 For additional memory or Bluetooth cards, for example.
6 This is faster than serial and generally easier to use.

**Performance**

7 Ratings are based on using the software supplied with the PDA. Other software can improve its performance.
8 Includes using address book, alarm, appointments, calculator, clock, and notes functions.
9 Based on using word processing, database, spreadsheet and drawing functions.
10 Based on voice recording, MP3 playing, displaying photos, and video and camera facilities.
11 Based on text messaging, web browsing, Wap and e-mail support.
12 The exchange of data between PDA and computer.
13 Based on the possibilities for adapting the software and hardware of the PDA.
14 Based on quality, ease of reading in different lights, and responsiveness of touch screen.
15 Based on ease of doing everyday tasks and using the manual and on-screen help.
16 Based on a mixture of very heavy and light use.
17 Build quality of PDA, base unit, and supplied stylus.

**TOTAL TEST SCORE**

These scores ignore price and are based on:

| | |
|---|---|
| Ease of use | 30% |
| Performance | 20% |
| Versatility | 20% |
| Display | 15% |
| Battery | 10% |
| Build quality | 5% |

**KEY**

★ ☆ ○ ◒ ● ✓ — best → worst; ✓ has this feature

## BUDGET PDAs

Most PDAs at the cheaper end of the market use PalmOS and, if ditching the Filofax or Post-it Notes is your main goal, then you needn't really look any further. They may not have stacks of memory built-in, but this is unlikely to be a problem unless you keep adding to the basic software. Where it's possible to add extra memory (via an SD card, or Memory Stick), we've noted this in the table.

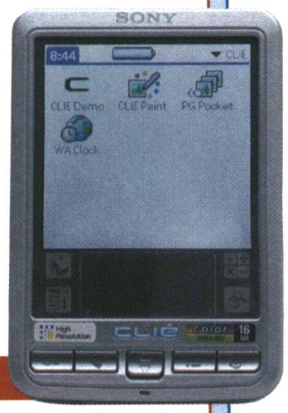
### BEST BUYS

At the bottom end of the price range, you'd be hard pushed to beat the **Sony Clié PEG-SL10**, **£100** from Comet and PC World, or **£90** from www.comet.co.uk. It may have only a black and white screen, and use disposable batteries, but its battery life was one of the best on test.

If you're prepared to spend more, for twice the price, the **Sony Clié PEG-SJ30** offers you a good colour screen, more memory, and a few more features. It's **£200** from Comet and PC World, or **£180** from www.comet.co.uk.

Both of these Sony PDAs are due to be replaced, so may only be available for the next couple of months.

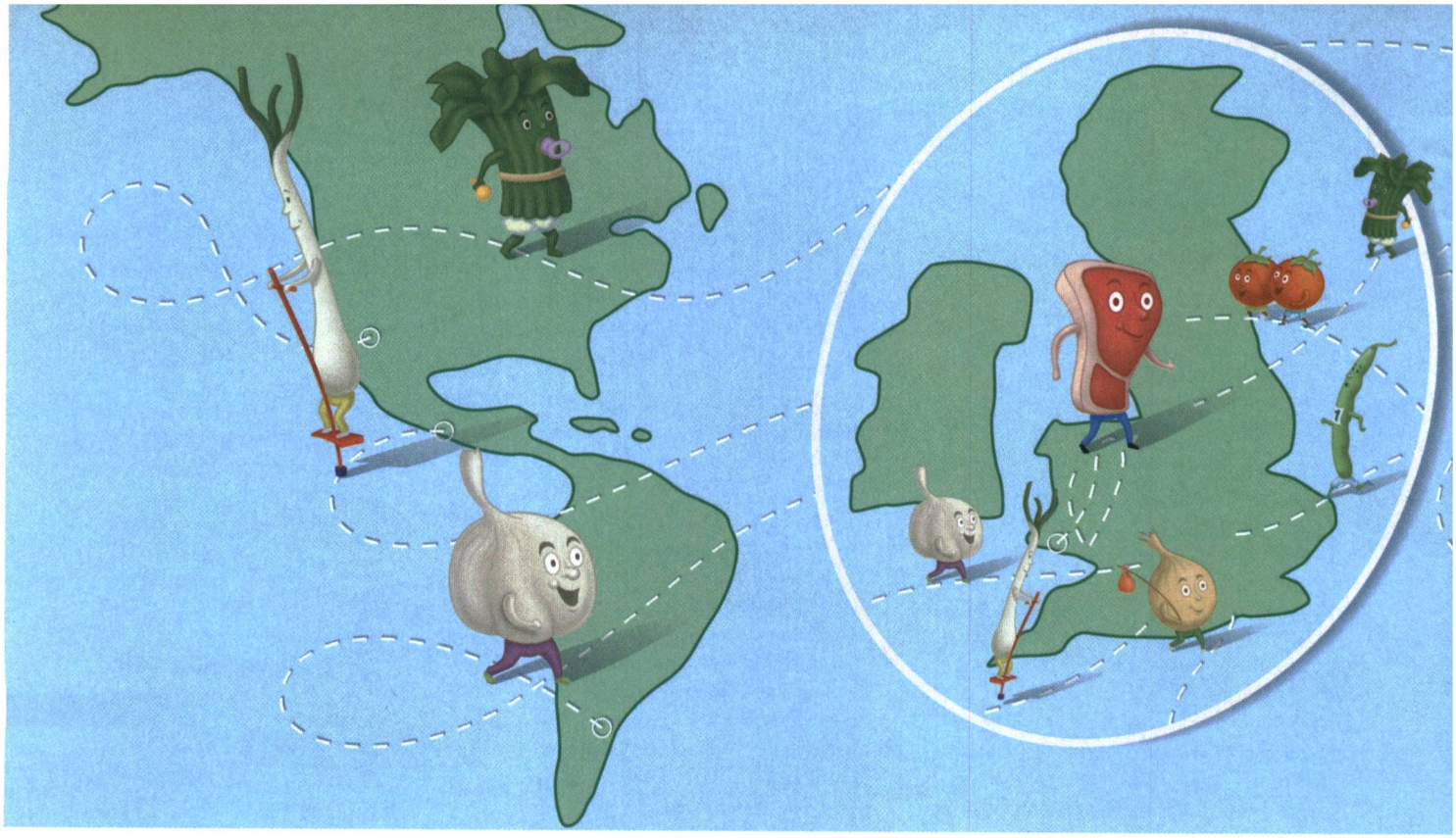
Sony Clié PEG-SL 10



Sony Clié PEG-SJ30

Handspring Treo 90 | Palm M130 | Palm Zire | Sony Clié PEG-SL10 | Sony Clié PEG-SJ30

| BUDGET PDAs | | Handspring Treo 90 | Palm M 130 | Palm Zire | Sony Clié PEG-SL10 | Sony Clié PEG-SJ30 |
|---|---|---|---|---|---|---|
| **SPECIFICATION** | | | | | | |
| Price (£) | 1▷ | 240 | 190 | 80 | 100 | 200 |
| Size hxwxd (cm) | | 11x7x2 | 12x8x2 | 12x7x2 | 11x7x2 | 11x7x2 |
| Weight (g) | | 114 | 148 | 125 | 148 | 142 |
| Built-in keyboard | | ✓ | | | | |
| Operating system | 2▷ | PalmOS 4.1 | PalmOS 4.1 | PalmOS 4.1 | PalmOS 4.1 | PalmOS 4.1 |
| Ram memory (Mb) | 3▷ | 16 | 8 | 2 | 8 | 16 |
| Expansion slots | 5▷ | ✓ | ✓ | | ✓ | ✓ |
| Colour screen | | ✓ | ✓ | | | ✓ |
| USB connection | 6▷ | ✓ | ✓ | | ✓ | via data cable |
| Battery type | | rechargeable | rechargeable | rechargeable | disposable | rechargeable |
| **PERFORMANCE** | 7▷ | | | | | |
| Standard PDA functions | 8▷ | ○ | ○ | ○ | ○ | ○ |
| Office | 9▷ | ● | ○ | ● | ☆ | ☆ |
| Multimedia | 10▷ | ● | ◒ | ● | ◒ | ◒ |
| Communication | 11▷ | ○ | ◒ | ● | ● | ● |
| Synchronisation | 12▷ | ☆ | ☆ | ☆ | ☆ | ☆ |
| Versatility | 13▷ | ◒ | ○ | ◒ | ○ | ☆ |
| Display quality | 14▷ | ○ | ○ | ◒ | ○ | ☆ |
| Ease of use | 15▷ | ○ | ○ | ○ | ○ | ○ |
| Battery life | 16▷ | ★ | ★ | ★ | ★ | ★ |
| Build quality | 17▷ | ○ | ☆ | ○ | ☆ | ☆ |
| **TOTAL TEST SCORE** | | 51 | 51 | 43 | 52 | 60 |
| **INFORMATION** | | | | | | |
| Additional notes/update since our test | | | | | Soon to be replaced | Soon to be replaced |



# FOOD MILES

**Should you worry if your spring onions have sprung all the way from Mexico, and your runner beans have done a marathon from Thailand?**

The regular weekly supermarket shop exposes us to a bewildering array of foods from all over the world: kiwi fruits from New Zealand, bananas from Ecuador, and carrots from Israel. Such international displays give us greater choice and guaranteed stocks, but could the transport involved be playing havoc with the environment?

Growing concern about the issue of food miles – the distance that food travels from the farm to the plate – has led to calls for us to eat more locally-produced food, and the growth of schemes such as farmers' markets that promote local produce. But the issues aren't as straightforward as they might first appear.

## HOW FAR DOES FOOD TRAVEL?

**Cherry tomatoes** could travel nearly 2,000 miles, starting in southern Spain and taking in North Yorkshire and Scotland, before finally arriving at your local shop.

**Onions** imported from New Zealand travel nearly 12,000 miles by sea.

**Beef** from cattle reared in Wales could travel nearly 500 miles to be slaughtered, processed and packaged, before reaching the shelves of a South Wales supermarket.

**Beer** exported from Germany might use barley from the United States, hops from New Zealand and sugar from Australia. The ingredients and the beer could clock up nearly 24,000 miles.

**Fish** from Aberdeen that's sold in Scottish supermarkets could first travel to Cornwall to be smoked, as part of a 700-mile journey.

## THE PROBLEM

Fruit and veg from the shop down the road often come from halfway round the world. Even food from the UK could have travelled further than you'd expect. See 'How far does food travel?', left, for examples.

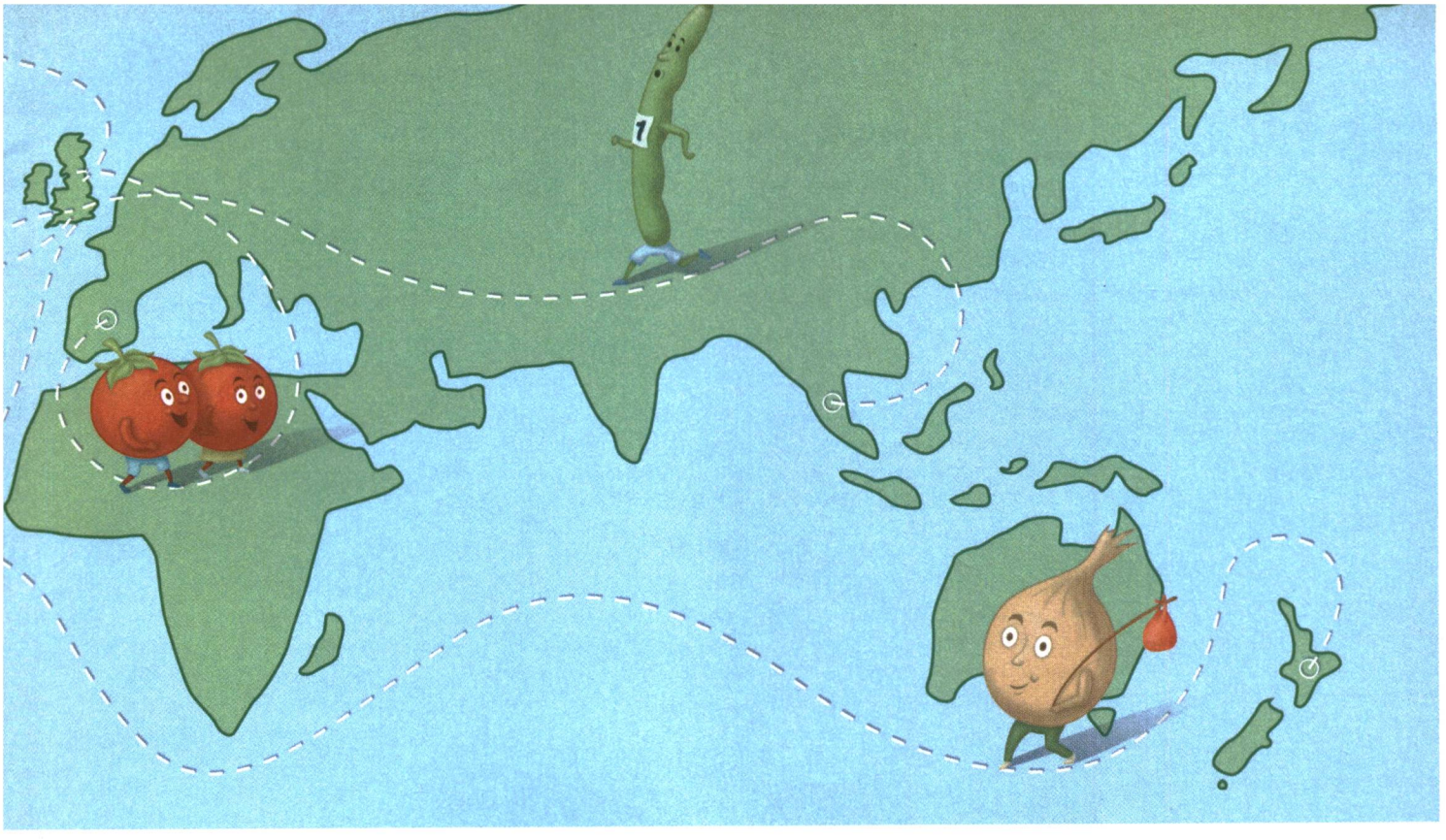
More than a quarter of the lorries on our roads are involved with food distribution. And, of course, all these lorries hurtling up motorways, and the planes delivering fresh, crispy vegetables to our supermarkets, can have a huge impact on the environment.

**Types of transport** The amount of damage depends on the type of transport, as well as the distance travelled. Aviation is by far the least fuel-efficient way to carry goods long distances. Shipping is the most efficient, and road travel lies somewhere in between. Planes produce around 19 times the greenhouse gas emissions of trains, and 190 times those of a large ship. So importing apples by lorry from the South of France, for example, causes the same level of emissions as shipping them all the way from New Zealand.

**The wider picture** While food distribution can clearly cause problems for the environment, pollution and environmental damage wouldn't disappear if we ate only locally-produced food. If we look at the overall environmental impact of transport – including accidents, air pollution, climate change, noise, congestion, and effects on the landscape – then food distribution plays quite a minor role. Private cars cause around twice as many environmental problems overall as road freight, and around ten times as many as air transport.

**Farming methods** How crops are grown also counts. There's little point buying local food in an attempt to support the environment, if your local farmer's methods are environmentally unfriendly. Intensive

ILLUSTRATION CHRIS DAVIDSON



agriculture causes drinking-water contamination from pesticides, greenhouse gas emissions, damage to wildlife, and soil erosion. So simply cutting out the transport doesn't always help nature. Nor does it always save fuel. It's been shown that growing flowers in greenhouses in the Netherlands uses as much energy as growing them in the sun in Colombia and then flying them to the Netherlands.

Economic effects Farmers' markets and other local produce schemes (see 'Your local supermarket', right) can help to keep income within rural communities, as well as cutting down on transport emissions. But if we avoid buying from overseas, we can end up damaging the economies of developing countries. Mozambique, for example, has a very efficient sugar cane industry, which is already hard hit by subsidised sugar exports from the EU. If we buy only UK-produced sugar beet, we harm the Mozambique economy, and indirectly cause problems for the environment. As a general rule, countries tend to spend more on environmental protection as they become richer.

### WHAT YOU CAN DO

If you want your shopping habits to help make the world a better place, follow these simple steps.

- Buy some local produce. This might help support local economies and cut down on transport. But if the crops are intensively produced, there's less benefit to the environment.
- Don't avoid imports. Foods from far-flung places aren't necessarily more environmentally damaging than locally-produced products. Buying from developing countries can help economies and communities.
- Look for Fairtrade products. These guarantee that a fair share of what you pay goes to the producers in developing countries.
- Campaign to end European farm subsidies. See www.which.net/campaigns/food/production for details of why we'd like to see the end of the European Common Agricultural Policy (CAP).

## YOUR LOCAL SUPERMARKET

Not all food in supermarkets has flown the length and breadth of the globe before it reaches the store. All the major supermarkets now have local-sourcing policies. So you can find local produce without having to track down a farmers' market. Remember, though, that buying local isn't always better for the environment. And some foods labelled 'local' could have travelled hundreds of miles.

The **Co-op**, **Marks & Spencer**, **Safeway**, **Sainsbury**'s and **Tesco** all have policies to buy certain products locally where they can, subject to quality, availability, season or demand. But only **Waitrose** has a clear definition of local. Its local foods must be produced within 30 miles of the store. For other supermarkets, local can mean anything from coming from the same village to being made in the UK.

If you want to buy local, keep a close eye on labels. All **Waitrose**'s local products are marked with a weathervane symbol. Look for regional symbols or UK national flags in **Safeway**, and county rosettes, UK national flags or farm names in **Tesco**. **Marks & Spencer**'s labels give the name of the farmer and location, while the **Co-op** shows the county of origin on some labels.

Sometimes, local lines cost more than other similar goods from further afield. Several supermarkets told us that the local products they stock are often speciality foods, which can cost more to produce.

## OUR VERDICT

What we buy, how we cook it, and how we dispose of food and packaging all affect the environment. If we buy locally-produced food, we can help reduce transport, and help local producers to thrive. Buying non-organic local produce does a little to limit environmental damage, but buying organic has a much greater impact.

Refusal to buy any imported goods can damage poor countries. And, if we grow crops that are unsuited to our climate in a bid to avoid imports, then we'll waste resources and damage our own environment.

So buying local doesn't provide the whole solution. Instead, we need a raft of policies to deal with environmental problems. Less subsidised agriculture, less car use, more recycling, and better transport pricing, such as taxing airlines for the fuel they use, would all help.

# ask the experts

This month, questions on eggs

**Send us your questions**
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH

*Food expert Amanda Bristow answers queries on egg safety, storage, labelling, and more*

## Weighting game

**Q Are eggs classified by shell size or weight? If by weight, what are the ranges for each size?**

A Eggs are inspected and then allocated to a quality class – A, B or C. Eggs which you see on sale are class A ('fresh') eggs. They're graded by weight, replacing the old system of sizes 0 to 7. Eggs weighing 73g and over are classified as 'very large'; eggs weighing between 63g and 73g are 'large'; 'medium' eggs weigh between 53g and 63g; and eggs weighing below 53g are 'small'. Eggs on sale are Grade A. Grades B and C are used in food manufacturing.

## Storage solution

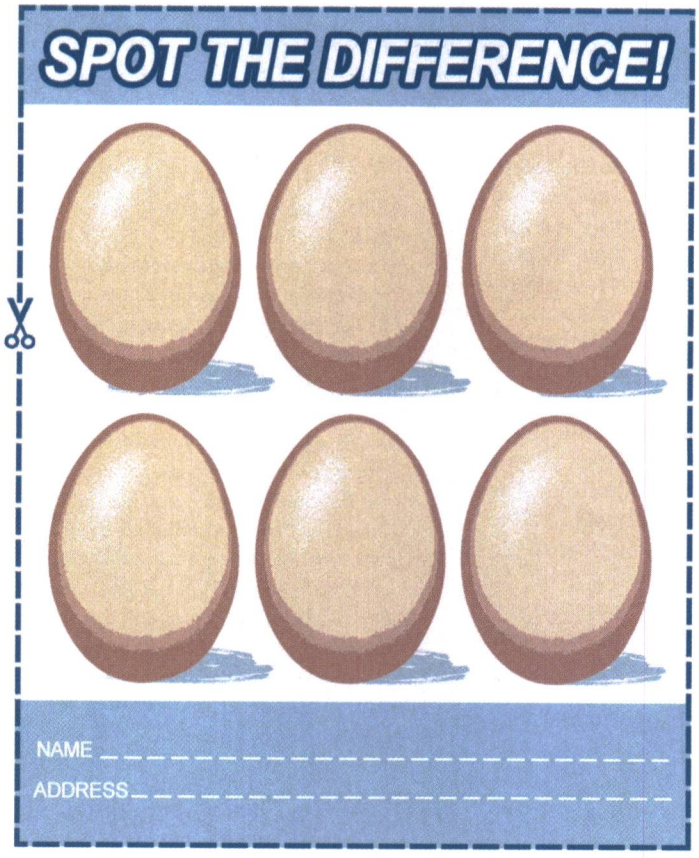
**Q I notice that shops keep eggs in non-refrigerated displays, but I keep them in a fridge. Which is correct?**

A You should keep them in a fridge. It's OK for shops to display eggs in non-refrigerated areas because they can control temperatures (fluctuations in temperature can lead to the growth of mould or bacteria). Always eat eggs by their best-before date. Eggs you've cooked previously, or dishes containing cooked eggs, should be eaten as soon as possible after cooking. If you're not going to eat them straightaway, cool them and keep them covered in the fridge – and eat within 24 hours.

## The yolk's on us

**Q Can you determine an egg's quality from the yolk?**

A No. The colour can come from natural or artificial colourants added to the hens' feed. Farmers can choose from a range of ingredients like dried grass, marigold petals or citranaxanthin (a product that appears naturally in the peel of citrus fruits) that result in a range of colours – from pale yellow to 'red' (for eggs destined to be used in cakes and pasta dishes to give the product a rich colour). There have been health concerns over some colourings, and one (Canthaxanthin, E161g – once used in artificial slimming pills but withdrawn because it could damage eyes and sight) has been banned by producers of Lion Quality eggs.




Some eggs have paler yolks as the hens are fed a natural diet, free from artificial colourants.

## Getting fresh

**Q Please can you tell me how fresh are 'fresh' eggs?**

A Under EU regulations, 'fresh' eggs must have a best-before date of no longer than 28 days after they were laid. Eggs can be kept on sale for a maximum of three weeks (until the 'sell-by' date), so they are sold at least seven days before the best-before date.

## Spot the difference

**Q There are so many different types of egg on sale these days, I don't know which to choose. What are the differences, especially between free-range and organic?**

A The descriptions you may see – 'free-range eggs', 'barn eggs', or 'eggs from caged hens' – relate to the farming method used and are a guarantee that the eggs have been produced according to certain rules.

If you see the description 'barn eggs', for instance, it means that the eggs were laid by hens which have been kept in houses with a series of perches. The rules specify, among other things, the minimum amount of space that hens must have. For 'free-range eggs', the rules also include the fact that the hens must have had continuous daytime access to an outdoor area. Most of the eggs sold in the UK are produced from 'eggs from caged hens' – that is, battery hens.

Organic eggs are free-range eggs which also meet additional minimum organic standards, such as animal welfare and what the hens are fed. For example, under an organic system, the hens can't routinely be given antibiotics or other medicines, ideally they are fed a 100 per cent organic diet, and genetically-modified products are banned from their feed.

At present, packers don't have to make it clear how eggs have been produced, but from 2004 it will be compulsory for them to do so.

## The Lion's share

**Q I understand that eggs with the Lion mark come from salmonella vaccinated hens. Does this mean they are safe for pregnant women and babies to eat when the yolks are still soft?**

A Lion Quality eggs (the Lion symbol is stamped on the shell and the box) are produced according to a code of practice run by the British Egg Industry Council. This code includes, among other things, the fact that the hens have been vaccinated against salmonella, reducing the chances of salmonella developing. However, because there's always the chance that some salmonella could still be present, the advice that foods made with raw or partially cooked eggs may pose a health risk remains. Older people, pregnant women, babies and children, and people who are ill are especially at risk. If you come into one of these categories, you should only eat eggs that have been cooked until the whites and yolks are solid. Proper cooking destroys salmonella.

### QUESTIONS, PLEASE

Our experts are now looking for questions on: • **DIY safety** • **Isas** • **Food scares** • **CA and *Which?***, and • **Neighbourhood rights**. You can send your questions for publication by post to **'Ask the experts'** at our Hertford address, above, or by e-mail to **experts@which.net**. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

ILLUSTRATION KEVIN EVANS

# Just for the record

**The choice of kit that can record from TV is growing. There's the humble VCR, the recordable DVD and the oddly-named Personal Video Recorder, or PVR**

The price of recordable DVD players is dropping fast. We've taken a look at two new models, including the cheapest on the market at £400. But even this is still very expensive when compared with a VCR. You can pick a VCR up very cheaply these days and we've looked at six of the latest, none of which costs more than £160.

As a halfway house between the two technologies, you can now buy products known as DVD/VCR combis. These are conventional video cassette *recorders* that have built-in DVD *players*. You can use the VCR part, as normal, for recording and playback. But, in the same unit, you've also got a DVD player, with its superior picture and sound quality, for playing pre-recorded DVDs. We've looked at seven of these new products and, with prices ranging from only £200 to £300, they look like an attractive option. But are they worth buying?

Finally, there are Personal Video Recorders (PVRs). We've reported on these before (see 'Recording from TV', March 2002, p16), but both Sky+ and TiVo have now been updated. There's also a new PVR possibility that may interest you (see 'Hard disc update' on p23).

## A WINNING COMBINATION?

A VCR to cater for your recording needs plus a DVD player, all in one box, for as little as £200. Sounds tempting, but how do they perform? Unfortunately, in most cases, not very well. The VCR part is often pretty low-spec and picture quality on all except two was poor. In general, picture quality from a DVD player is far superior to that from a VCR but compared with the standalone DVD players we've tested previously (see 'Record breakers', August 2002, p16), the DVD sections weren't as good. It seems as though, in an attempt to hit a particular price point, manufacturers have cut corners and stripped out features. As a result, none of the combis was outstanding.

Don't compare the DVD and VCR quality ratings in the table as they're rated on entirely different scales. Even the best VCR picture quality was inferior to the DVDs on test.

Most models lack features that we've come to expect as standard on standalone VCRs. The Bush doesn't automatically find, sort and store the channels – the others do it at the touch of a button. And the Bush and LG models lack VideoPlus, the system for easily programming your VCR from the numbers printed in the TV listings pages. The DVD parts also seem to lack some useful features. 'Bookmarking', for example, which lets you mark your favourite bits in a film for quicker access, is lacking on some. And the displays and indicators on the front panel are often quite ▷

# WIN OUR BEST BUY DVD/VCR

**We've got five Best Buy Panasonic DVD/VCR combi systems to give away in our easy-to-enter competition**

**For competition details, see p58 or go to www.which.co.uk/whichextra**

basic compared with what we'd expect to find on a conventional VCR or DVD player, which can cause ease of use problems. In general, we found all the combis awkward to use in one area or another, and none gets the thumbs up, ergonomically speaking.

If you use a combi, the Scart lead that connects it to the TV is shared by both the VCR and DVD parts of the machine. VCRs and DVDs output different types of signal, and not all TVs can automatically identify which type of signal they are receiving. You may need to use the remote to tell the TV which signal it is receiving to get the best quality pictures from the DVD player.

Don't buy a combi thinking you'll be able to copy your mate's DVDs on to video tape. Most commercial DVDs have electronic copy protection systems that prevent this.

## THE VCR – NOT DEAD YET

We've tested six VCRs priced at less than £160. The cheapest is only £100. Can you really get a decent VCR in this price bracket? The answer is yes but, be careful, because some models are best avoided.

Picture quality is obviously an important aspect of a VCR's performance and it's here that some of the VCRs fell down badly. The Sony and Samsung models receive only the lowest ● rating, and the Daewoo, although better, is still poor. The JVC and LG VCRs deliver satisfactory picture quality in standard play but their ratings slip to ◒ in long play mode (although not everybody uses this). But for £140 the Sharp VC-MH835HM delivers excellent picture quality (★), wiping the floor with the other VCRs and VCR/DVD combis on test in this aspect. Even in long play mode, picture quality is still OK. Sound quality isn't as good but it's still acceptable in both standard and long play modes.

**Easy to use? Not really** Most of the VCRs will automatically tune themselves in, set the clock and store the channels in the correct order when you first plug them in. This obviously simplifies setting them up and getting going, but many models are a bit awkward after that. Poor front panel displays were often the culprits, and many have received only a ◒ rating for using their recording and playback features.

**VideoPlus deluxe** Although not always heavy on features, all the VCRs on test have VideoPlus, and one, the Sharp, has VideoPlus deluxe. VideoPlus deluxe is useful if you have a digital set-top box as it lets the VCR control the set-top box when making timer recordings. But it can be complicated to set up. You program the VCR using the VideoPlus numbers in the TV listings as normal. A small infrared transmitter on the VCR transmits the appropriate code to the set-top box at the correct time telling it which channel to switch to. This allows you to record from more than one digital channel while you're out as it frees you from manually changing channels. Scart link is another way round this.

**Scart link** This is an easier alternative to programming a VCR or DVD recorder when you want to make a timer recording from digital TV. If your digital TV service

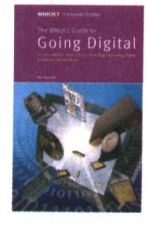
## BEST BUYS

Sharp VC-MH835HM

Panasonic NV-VHD1B-S

If you're after a cheap VCR, the **Sharp VC-MH835HM**, **£140** from John Lewis, or **£103** from www.valuedirect.co.uk/which, is the clear winner. With excellent picture quality, reasonable sound quality and ease of use, it's ahead of the rest in performance terms. Sharp also has above average reliability for VCRs, according to our recent reliability survey.

If a DVD/VCR combi intrigues you, the best on test was the **Panasonic NV-VHD1B-S**, **£300** from John Lewis, or **£265** from www.valuedirect.co.uk/which. Its VCR part had the best picture quality and its DVD section was reasonable, too. It also had useful features such as Scart link recording, DVD bookmarking and a reasonable front panel display. But do bear in mind that you'll usually get better DVD performance from a standalone DVD player. See our August 2002 'Record breakers' report. We've never looked at the reliability of these combined products but Panasonic has average reliability for VCR and DVD standalone products.




**WHICH? BOOKS**

For more information and new technology, get a copy of the *The Which? Guide to Going Digital* (£10.99). To order, call **0800 252 100** and quote WGGD (WBP103).

PHOTOGRAPHY NICK WRIGHT

**Rival formats make buying a DVD recorder risky**

**You can get a decent VCR for just £140**

**DVD/VCR combi systems are disappointing**

has an on-screen electronic programme guide (EPG), you can scroll through this, highlighting the programme(s) you want to record, then let the EPG take over. At the start time given by the EPG, your set-top box will switch to the correct channel and, via the Scart lead, tell the equipment to start recording, stopping it again when the EPG says that the programme finishes. Some EPGs are updated frequently so you won't miss programmes if schedules change.

## RECORDABLE DVD

When we've looked at DVD recorders before, we've concluded that now is not the time to buy. Partly this has been due to their high prices. The first DVD recorder, launched only just over a year ago, cost a staggering £1,300. Prices have been falling fairly quickly but recently Philips brought out a new model, the DVDR880, which costs 'only' £400. While this is a significant drop in price, it's still expensive when compared with a VCR. We were interested to see whether this model would still deliver excellent DVD quality. To give it a run for its money, we put it up against another, the new Samsung DVD-R3000B, which, at £830, costs more than twice as much.

Both performed well and got high total test scores. They delivered excellent DVD picture quality. Both have the usual DVD features that let you easily skip around the disc to access programmes you've recorded. And both are relatively easy to use once you've got used to them, though the Samsung has the edge here. The Samsung also has a feature known as 'simultaneous recording and play' which allows you to watch one pre-recorded programme while you're recording another one on to the disc. So you could be watching the episode of *Eastenders* you recorded yesterday while the machine is recording today's offering from Walford. This is something you could never do with a VCR.

**With uncertainties about possible format wars, it's too soon to chuck out your VCR for a recordable DVD**

So with prices for a recordable DVD player now down to £400 and machines still delivering top quality pictures, is now the time to buy one? Well, there's still a problem and that's down to formats. The Philips records in a format called DVD+RW, but the Samsung records in an alternative format known as DVD-Ram. There's a third format called DVD-RW used by other machines. Each format has its own type of rewriteable (RW) disc (about £12) which you can record on to many times. DVD-Ram will automatically use the next blank bit of disc when you make a recording and, when you delete a recording, it'll automatically shuffle things so there are no blank parts. With the other two formats, deleting a recording leaves gaps on the disc. You are able to re-record in the gaps, though. Both models can also record on cheaper discs which only let you record once – DVD+R for the Philips and DVD-R for the Samsung.

So the variety of different recording formats is still confusing and no one quite knows yet whether one format will win out over the others. With prices, even at £400, still way above what you need to pay for a decent video recorder, and with uncertainties about possible format wars, it's still too soon to chuck out your VCR for a recordable DVD, especially as there's still no recordable DVD player on the market with a built-in digital TV tuner. This means that, even if you've converted to digital television, you still can't watch one digital channel and record another.

## HARD DISC UPDATE

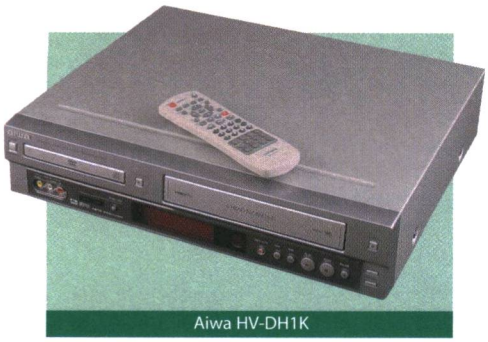
Personal Video Recorders (PVRs) record programmes on to a computer-style hard disc drive, rather than a removable tape or DVD. This means they're useful only for the temporary recording of programmes rather than permanent archiving. They do let you download recorded programmes to tape or recordable DVD, though. There are two main systems available, Sky+ for satellite TV, and TiVo, which can record any TV broadcast. Both have been updated since we looked at them last (see 'Recording from TV', *Which?*, March 2002, p16).

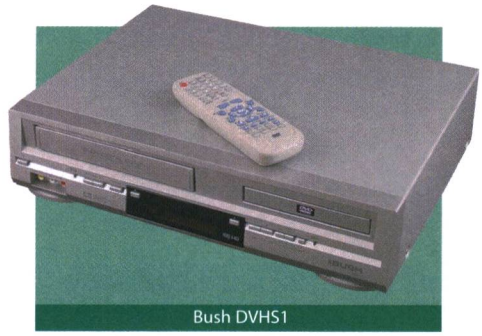
Briefly, both systems require you to buy a box (Sky+ £250, TiVo £300) and pay a monthly subscription (£10). You use an on-screen electronic programme guide (EPG) to highlight programmes you want to record and the box does the rest. TiVo 'learns' your preferences and, if you let it, will automatically record programmes that it thinks you'll like.

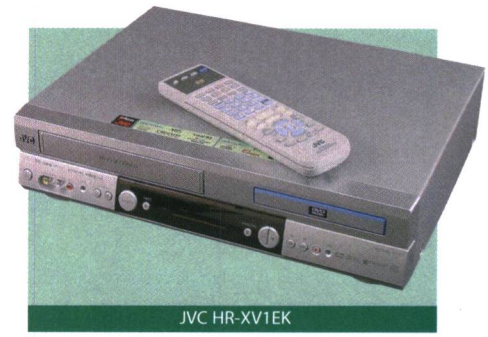
Typically both can record about 12 hours of programmes and both have the ability to 'freeze' live TV. So if, say, the phone rings, hit pause, and the PVR will continue to record the TV programme while you chat. When finished, hit play and the programme continues to play from where you left off yet, at the same time, the PVR continues to record the programme so you don't miss anything.

TiVo previously had a tendency to miss the end of programmes if they were running late, but a software upgrade lets you manually add time at the start and finish of your recording. The upgrade has also given users more control over what TiVo 'learns' about your programme preferences and the box has greater flexibility when recording all episodes of a programme – you can now decide whether you want it to capture repeated episodes and those shown on other channels, or not. The upgrade to Sky+ means you can now record manually from one of the 70 or so radio stations that are transmitted by SkyDigital. It, too, now lets you add extra time at the beginning and end of recordings so you don't miss parts of programmes that are running late.

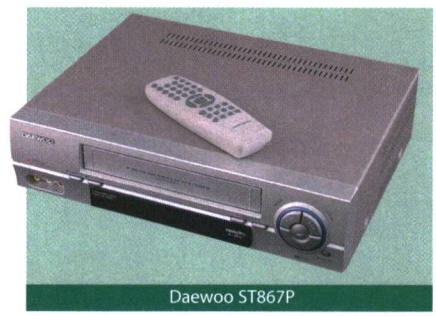
A new type of PVR has just been launched by Pace. Known as the Twin Digital TV Recorder, £350, it has two built-in digital terrestrial receivers capable of tuning into the BBC's new Freeview digital television service received through your aerial (see 'Digital daze', *Which?*, October 2002, p30, for details) and a hard disc for recording. It lets you watch one digital channel while recording another or watch two different channels on separate TVs. And, like Sky+ and TiVo, it has the ability to 'freeze' live TV. We plan to have a full test report on this machine in 'All change' when it becomes available early next year.

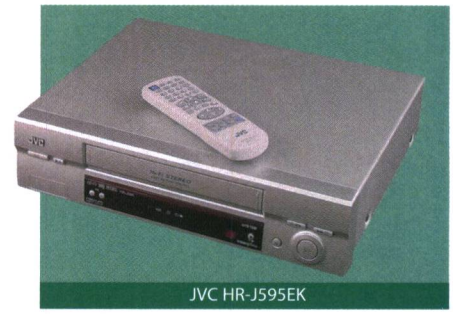

Aiwa HV-DH1K


Bush DVHS1


JVC HR-XV1EK

Toshiba SD-22VB


Daewoo ST867P


JVC HR-J595EK

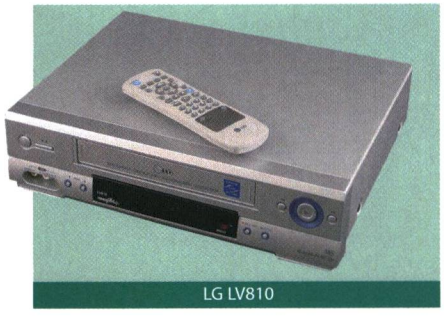
## RECORDING FROM TV

| | COMBI SYSTEMS | | | | | | | VCRS | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Aiwa** HV-DH1K | **Bush** DVHS1 | **JVC** HR-XV1EK | **LG** DV1000 | **Panasonic** NV-VHD1B-S | **Sanyo** HV-DX1E | **Toshiba** SD-22VB | **Daewoo** ST867P | **JVC** HR-J595EK | **LG** LV810 | **Samsung** SV-657B |
| **SPECIFICATION** | | | | | | | | | | | |
| Price (£) | 255 | 200 | 270 | 230 | 300 | 280 | 250 | 130 | 150 | 120 | 160 |
| Dimensions (width x depth x height) cm | 43x36x10 | 43x34x10 | 43x34x10 | 43x36x10 | 43x34x9 | 43x36x10 | 43x35x10 | 36x29x10 | 36x28x10 | 36x28x10 | 36x26x10 |
| **VCR FEATURES** | | | | | | | | | | | |
| High speed rewind 1▷ | | | | | ✓ | | | | | | ✓ |
| Skip search 2▷ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | |
| **DVD FEATURES** | | | | | | | | | | | |
| Bookmarking feature 3▷ | ✓ | | | ✓ | ✓ | ✓ | | | | | |
| Power down resume 4▷ | | ✓ | ✓ | ✓ | ✓ | | ✓ | | | | |
| Title and chapter displayed on front panel 5▷ | | | | | ✓ | | | | | | |
| Plays MP3 discs 6▷ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | | | | |
| Digital output type 7▷ | co-axial | co-axial | optical, co-axial | co-axial | optical | co-axial | optical, co-axial | | | | |
| **COMMON FEATURES** | | | | | | | | | | | |
| Accurate indication of time left on tape/disc 8▷ | | | | | | | | ✓ | | | ✓ |
| Autotune, clock-set and channel set-up | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |
| Number of AV/Scart sockets 9▷ | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 3 | 3 |
| VideoPlus | ✓ | | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Programme delivery control (PDC) 10▷ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |
| VideoPlus deluxe 11▷ | | | | | | | | | | | |
| Electronic lock 12▷ | ✓ | | | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | |
| Timer details 13▷ | 7/1 month | 8/1 month | 8/1 month | 7/1 month | 16/1 month | 7/1 month | 8/1 month | 8/1 month | 7/1 month | 7/1 month | 6/1 month |
| Scart link recording 14▷ | | | | | ✓ | | | | | | |
| Extended play (EP mode) 15▷ | | | | | ✓ | | | | | | |
| Intelligent long play 16▷ | ✓ | | | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| **VCR PERFORMANCE** | | | | | | | | | | | |
| Picture quality – standard play 17▷ | ○ | ◒ | ◒ | ◒ | ☆ | ◒ | ◒ | ◒ | ○ | ○ | ● |
| Picture quality – long play 17▷ | ◒ | ◒ | ◒ | ◒ | ○ | ◒ | ◒ | ◒ | ◒ | ◒ | ● |
| Sound quality – standard play 17▷ | ★ | ★ | ☆ | ☆ | ☆ | ☆ | ★ | ☆ | ★ | ☆ | ☆ |
| Sound quality – long play 17▷ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ★ | ○ | ☆ | ☆ | ☆ |
| **DVD PERFORMANCE** | | | | | | | | | | | |
| Picture quality 17▷ | ○ | ☆ | ○ | ○ | ○ | ○ | ○ | | | | |
| Sound quality 17▷ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ★ | | | | |
| **EASE OF USE** | | | | | | | | | | | |
| Setting up and instructions 18▷ | ○ | ◒ | ◒ | ○ | ◒ | ○ | ◒ | ◒ | ○ | ○ | ○ |
| Making recordings 19▷ | ◒ | ◒ | ○ | ◒ | ○ | ◒ | ◒ | ◒ | ◒ | ◒ | ◒ |
| Playback features 20▷ | ○ | ◒ | ◒ | ◒ | ◒ | ○ | ◒ | ◒ | ◒ | ◒ | ◒ |
| **TOTAL TEST SCORE** | 61 | 58 | 52 | 54 | 64 | 56 | 52 | 50 | 59 | 57 | 45 |

LG DV1000

Panasonic NV-VHD1B-S

Sanyo HV-DX1E


LG LV810

Samsung SV-657B

Sharp VC-MH835HM

| | | RECORDABLE DVD | |
|---|---|---|---|
| **harp** C-MH835HM | **Sony** SLV-SE720G | **Philips** DVDR880 | **Samsung** DVD-R3000B |
| 40 | 100 | 400 | 830 |
| 3x24x9 | 43x25x10 | 44x34x10 | 43x36x12 |
| ✓ | ✓ | | |
| ✓ | | | |
| | | ✓ | ✓ |
| | | ✓ | |
| | | ✓ | ✓ |
| | | ✓ | |
| | | co-axial | optical |
| ✓ | ✓ | ✓ | ✓ |
| ✓ | ✓ | ✓ | ✓ |
| | 2 | 4 | 5 |
| ✓ | ✓ | ✓ | ✓ |
| ✓ | ✓ | ✓ | ✓ |
| ✓ | | | |
| ✓ | | | ✓ |
| /1 year | 8/1 month | 6/1 month | 16/1 month |
| | | ✓ | ✓ |
| ✓ | | ✓ | ✓ |
| | ✓ | | ✓ |
| ★ | ● | | |
| ○ | ● | | |
| ○ | ☆ | | |
| ○ | ○ | | |
| | | ★ | ★ |
| | | ☆ | ☆ |
| ○ | ○ | ○ | ☆ |
| ○ | ○ | ○ | ☆ |
| ○ | ○ | ○ | ○ |
| 4 | 48 | 90 | 91 |

NOTES
Models highlighted in **red** are in the Best Buy Guide on p22.

VCR features
1 Can rewind a three hour tape in 75 seconds or less.
2 The ability to fast forward by fixed intervals. Useful for skipping adverts.

DVD features
3 Lets you bookmark your favourite scenes for easy access.
4 Lets you watch a film where you left off, even if it's switched to standby (normally you must leave the disc in the player).
5 Shows what part of the DVD you're currently watching.
6 Can play back MP3 files recorded on to a CD-Rom.
7 Lets you connect to an external surround sound decoder/home cinema amp or to a Minidisc recorder, to copy a CD audio disc, say. But check compatibility as they can use optical or coaxial connections.

Common features
8 Indication in hours and minutes on the front panel or TV screen accurately showing how much tape or disc is left.
9 The total number of Scart sockets (and other AV inputs) available. One Scart is essential for connecting to a TV player. Others are useful for connecting digital set-top boxes.
10 Responds to broadcast signals telling it to start/stop recording. Useful if TV schedules change.
11 The VCR or combi can control a set-top box.
12 Able to 'lock' the equipment effectively so that children cannot use it.
13 The number of timer events possible and the time over which they can be programmed.
14 See 'Scart link' on p22.
15 Using long play doubles the time available on a tape. Extended play triples it – but quality suffers.
16 If the VCR detects that there's not enough tape, it will switch to long play to try to fit it in.

Performance
17 Don't compare ratings for VCRs with DVDs as the two are rated on different scales.

Ease of use
18 Ease of setting up, tuning in and getting the machine ready to use. Includes a rating for the instructions.
19 Ease of programming the VCR using whatever methods it offers.
20 Ease of playing back the recordings, using the remote control and front panel controls.

TOTAL TEST SCORE

This ignores price and is based on:

| | |
|---|---|
| **COMBIS** | |
| Features | 15 % |
| Performance | 60 % |
| Ease of use | 25 % |
| **VCRs** | |
| Features | 20 % |
| Performance | 50 % |
| Ease of use | 30 % |
| **RECORDABLE DVD** | |
| Features | 10 % |
| Performance | 70 % |
| Ease of use | 20 % |

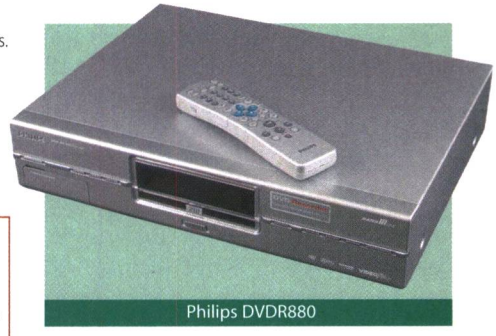
KEY

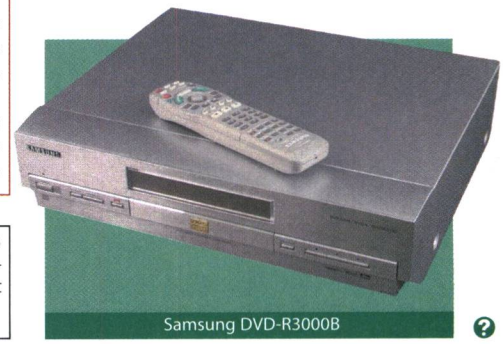
★ ☆ ○ ◒ ●

best — worst

✓ has this feature

Sony SLV-SE720G


Philips DVDR880


Samsung DVD-R3000B

# DEBT MANAGEMENT COMPANIES NOT UP TO THE JOB

**Our undercover investigation reveals dodgy practice in this questionable industry**

*Melanie Green gets beneath the skin of the debt management industry*

Anyone who has ever watched daytime TV will probably have seen advertisements from companies promising to reduce your debts to 'one single affordable monthly payment'. These are known as debt management companies (DMCs). They don't offer credit. Instead, they negotiate with your creditors to reduce your monthly payments.

This sounds like a good idea, but there's widespread concern over the way these companies operate. In December 2001, the Office of Fair Trading (OFT) produced minimum standards for the industry. Nine months on, we tested whether anything had changed. We found some shocking results, which we've passed to the OFT.

## HOW DMCs WORK

DMCs act as a go-between – between you and your creditors. Like other, free, debt services (see 'The alternatives to DMCs', opposite), they assess your financial circumstances and ask your creditors to accept a reduced monthly payment and to freeze the interest and charges. Once you're on the debt management plan, you pay one monthly payment to the DMC, which then distributes it to your creditors. You're still liable for all your debts. The plan reduces the amount you pay each month by spreading the payments over a longer period of time.

Most DMCs take your first month's payment as a set-up fee – which means that, unless you pay your creditors separately, they won't receive any payments in the first month – sending you into arrears or further into arrears.

## WHY WE'RE CONCERNED

DMCs offer a limited service – they'll generally deal only with non-priority debts. Mortgages, rent payments and utility bills aren't covered, and yet failure to pay these can have disastrous effects (see 'Different debts explained', p28).

They usually fail to look at the bigger picture – many offer debt management as the only solution rather than looking at other options open to you. They also charge for the service – so people in debt end up paying even more money to get themselves out of debt.

All of the companies we contacted charge a set-up fee (usually equal to one monthly payment) and a percentage of your monthly payment – usually 15 per cent plus VAT. Here are just some of the criticisms that have been levelled at DMCs by debt advisers:

- Producing unrealistic financial statements
- Promising, but failing, to negotiate a freeze of the interest
- Not passing money on to creditors on time – or at all
- Refusing to reassess payments when the client changed from full- to part-time employment
- Not taking priority debts into account
- Not explaining the effect on credit ratings
- Not returning calls
- Ignoring complaints.

## OUR INVESTIGATION

We phoned 11 DMCs in September 2002 posing as someone who was starting to struggle financially and who needed help. We made one call to each DMC.

With £14,000 of debt on a combination of credit cards, store cards, a personal loan and overdraft, and an income of £20,000, we explained that we didn't have enough money to live on and meet our monthly repayments. We said that we'd had help from our family and so hadn't missed any payments yet – apart from last month's council tax payment.

Seven of the DMCs assessed our financial situation on the phone and then sent us a contract to sign. The other four insisted on a home visit. Unfortunately,

PHOTOGRAPHY JOHN TRENHOLM

**Companies are unclear about their charges**

**They ignore priority debts such as council tax**

**Signing up can affect your credit rating**

we couldn't pursue these any further as we would have needed to show evidence of our finances.

We recorded all the conversations and then assessed them, and the contracts, against the OFT's standards.

## BREACHES OF THE STANDARDS

Every DMC that gave a detailed assessment breached the OFT's standards at least once. We also came across other practices that aren't covered by the standards but which we think are unacceptable. In fact there are so many things that worried us that we haven't been able to cover them all in this report. Instead we've highlighted our biggest concerns.

**Financial assessments** The DMCs that assessed us asked about our income, expenditure and debts to assess how much money we could afford to pay off each month. But we don't think they carried out a 'realistic assessment of our financial circumstances' (as required by the OFT). For example, Baines & Ernst said it could allow only £20 a month for our phone bill, even though we said we spend £25. Chiltern added £10 on to our travel expenses, £5 on to our electricity bill and £10 on to our phone bill. And Debtcare Financial Management created a life insurance payment of £50 a month, even though we told them that we received it through work. By bumping up our expenditure, we appeared to be worse off each month than we really were. This meant that the companies could negotiate lower payments for us but it would take longer to pay off our debts.

The most worrying practice came from Accord which, after asking about our debts, failed to ask us about our expenditure in any detail – it asked only about our council tax and transport costs. After the phone conversation (which lasted just nine and a half minutes) it sent out the contract and a personal financial statement, with standard amounts plugged in for the rest of our monthly expenditure. It also listed our salary as £100 a month less than we had said, and bumped up by £15 the amounts we said we were paying on our Barclaycard and Ikea store card each month. It also sent us a letter claiming it could achieve a reduction in outgoings of £3,498 a year, when in fact the reduction was £2,846 a year.

**Fees** The OFT's standards state that DMCs must be upfront about their fees. In particular, companies should make sure that any documentation they provide clearly gives the details of their fees, the length of the contract and in what circumstances the fees are refundable.

Overall the standard was lamentable, with information either being non-existent or buried in the small print.

Most DMCs charge an initial fee that covers the setting up of the plan, plus an ongoing monthly fee. The initial fee is normally equal to the amount the DMC manages to reduce your monthly payments to – in our case, around £200 to £300. But only three companies – Accord, Baines & Ernst and Gregory Pennington – set out the initial fee clearly. Firms also have to give you the overall cost of the plan by multiplying the monthly fee by the

## IT CAN HAPPEN TO ANYONE

Amy from Wales told us how she and her husband found themselves in debt, and how they got themselves back on track.

'Up until four years ago I had no real debt to speak of apart from a car loan and a credit card, which I paid off monthly. When I met my husband, I moved from one part of the country to another. I put my flat up for sale and, with my husband, bought a property locally. The mortgage company lent us the money as it felt we could manage two mortgages in the short term. My flat didn't sell, so I rented it out. But my tenants didn't pay and it took six months to evict them. Then my husband lost his job. He found another but it paid less. Our overdraft began to increase and we started to live on my credit cards to get by. Each time the bank got nasty, I'd take out a loan to clear the overdraft. In retrospect I should have seen the problem coming – instead, we struggled on for another 15 months. We accumulated over £25,000 worth of debt.

'Eventually, I came across the CCCS – one of the free debt advice agencies. I contacted them and they set up a payment plan which reduced my payments from £850 a month to £600. All our creditors eventually accepted the proposals – but a couple have refused to freeze the interest. Over a year on, my husband and I have reduced our debt by £6,000.

'I wish more people were aware that they don't need to pay a fee to gain control of their finances.'

## THE ALTERNATIVES TO DMCs

Citizens Advice Bureaux (CABx), the Consumer Credit Counselling Service (CCCS), the National Debtline and CreditAction are free services that provide debt advice. Like debt management companies, CCCS and CABx can negotiate with your creditors to reduce your monthly payments. The National Debtline can help you put together a financial statement and list of creditors and then it refers you either to CCCS or PayPlan, another free debt management service. Other money advisers can be located through the Federation of Information Advice Centres. Alternatively, there's nothing to stop you negotiating with your creditors yourself. The worst thing you can do is ignore the problem. The National Debtline, CAB and CreditAction websites contain useful factsheets and self-help packs. For more details, see 'Further information', p29, and 'Contacts', p58.

length of the contract. Only Baines & Ernst, Chiltern and Gregory Pennington did this. They should also tell you the full amount to be repaid, but only Baines & Ernst gave this information.

Sometimes the information on refunds – for example, if you terminate the contract – was hard to find. Baines & Ernst and Gregory Pennington gave clear information, but the others put it in the terms and conditions or other literature or didn't mention it in writing.

Although all of them told us how they calculate their monthly fee (for example, 15 per cent of the monthly payments to creditors, plus VAT), only three clearly told us the monthly amount in pounds. Of those, only Baines & Ernst put it in writing. Chiltern added its fee to the list of monthly payments to creditors but didn't make this clear.

We're also very concerned about Accord's contract, which says that you can terminate the agreement at any time but that you agree to pay no fewer than nine monthly charges to Accord. That equates to a minimum of £370 – although it could be much higher depending on your individual circumstances.

**Providing information in writing** The OFT says that companies must give certain written information before the contract is signed. This includes clear warnings that the creditors are not obliged to freeze interest or accept reduced payments, the effect on your credit rating, the importance of not ignoring correspondence from lenders and the importance of meeting priority debts.

Baines & Ernst provides all this information in its literature. But the others failed this test. Particularly poor were Accord, Debtcare Financial Management and Harrington Brookes. Chiltern and Gregory Pennington gave much of the information but still failed to fully comply.

## MISLEADING ADVERTISING

The OFT's guidelines also contain minimum standards for advertising and promotion by debt management companies. We've been monitoring the ads to see if they comply. Baines & Ernst, Chiltern, DCM Apex and EuroDebt regularly advertise in the back of tabloids. We think their ads may fall foul of the standards.

Chiltern and DCM Apex both emphasise the savings that can be made each month by rescheduling debts, but according to the standards they should give warnings about the consequences of the plan – such as the negative effect on your credit rating. Neither of the ads contains any such warnings.

We think EuroDebt's ad is misleading because it implies that the service is free. And although Baines & Ernst has included warnings in its ad, it should give them equal prominence to the claim it makes about reducing your debt.

**Priority debts** As part of our scenario, we told the DMCs that we had just missed a council tax payment, to test what advice they would give us. Council tax payments are priority debts and you need to deal with them before non-priority debts (see 'Different debts explained', opposite).

Accord and DMA were the worst. Accord didn't mention anything about it and the adviser at DMA just said: 'Fine, no problem'. All the others picked up on it but the responses weren't very helpful. Baines & Ernst, for example, told us that it's important to keep up with these payments but offered no advice.

**Pushing other products** In our scenario, we had a NatWest current account and a NatWest loan. All the DMCs told us that we should switch current accounts so that the NatWest loan could be treated as just another of our debts. This is standard debt advice. Some gave good advice by suggesting we consider a basic bank account. These are designed for, among others, people in financial difficulties. They don't offer an overdraft so there's no chance of running up more debt.

But Gregory Pennington didn't mention these. Instead it said that it could recommend a Royal Bank of Scotland account which would cost £25 to set up and £8 a month after that. Our adviser offered to open one for us while we were on the phone. Basic bank accounts are free and

## DIFFERENT DEBTS EXPLAINED

Debts can be divided into priority and non-priority. Non-priority debts include unsecured loans, credit cards, store cards, overdrafts and catalogue debts. Falling behind on these may result in a County Court Judgment being registered against you, which can make it more difficult to get credit in the future. Falling behind on priority debts, on the other hand, carries more serious consequences, which we've listed in the table below. One of the main criticisms levelled at debt management companies is that they generally don't deal with priority debts.

| Priority debts | Consequences of not paying |
|---|---|
| **Council tax** | Bailiffs, deduction from wages or imprisonment |
| **Electricity** | Supply cut off |
| **Gas** | Supply cut off |
| **Hire purchase** (if the goods are essential – for example, a car to get to work) | Repossession of goods |
| **Magistrates court fines** | Bailiffs, deduction from wages or benefits, or imprisonment |
| **Maintenance** | Bailiffs, deduction from wages or benefits, or imprisonment |
| **Mortgage** | House repossessed/eviction |
| **Rent arrears** | Eviction |
| **Secured loans** | Repossession/eviction |
| **TV licence** | Fine, bailiffs or imprisonment |

we think it's outrageous that a DMC should recommend an account with charges like these. We'd like to see the OFT insist that DMCs mention basic bank accounts and provide clients with a list of banks that offer them as well as the Financial Service Authority's consumer leaflet explaining them.

Equally shocking is that Gregory Pennington tries to sell payment protection insurance. It automatically includes the fee for insurance in your monthly payment – so you have to opt out if you don't want it. And although it tells you that it costs £7.50 per £100 of cover, it doesn't tell you what premium that equates to. It also leaves it up to you to read the policy document – which, like any payment insurance, includes numerous exclusions – to check whether it's suitable. We think this goes against standards of good practice for the sale of general insurance.

**Credit ratings** The standards state that consumers must not be misled into thinking that their credit rating will improve earlier than when the payment of their debts is completed, or even immediately after. But Chiltern's adviser told us: 'For the first month you're not going to be paying any creditors so you're going to go into arrears. After that your credit rating will start to automatically repair itself'. Rather unfortunately, she then told us that Chiltern is one of the only licensed DMCs in the country which actually complies with the Office of Fair Trading laws.

**Pressurised selling** Baines & Ernst uses a high pressure sales process which we think is highly inappropriate. It plays on the fact that people contacting it are usually desperate for help.

We had to speak to three different advisers. The first took our financial details and explained the service but she then passed us to a compliance officer. She went through the same information again, and then asked questions like 'are you 100 per cent committed to sorting out your debt problems in this way?'. At the end of that call we were told to 'keep the phone lines free' and show them 'how committed we are'. We were called back by the confirmation manager, who told us: 'If we manage the debts for you, you're going to have Baines & Ernst, the largest... the number one debt management company in this country managing the debts and looking after the situation for you. I hope you see that what this amounts to is total peace of mind'.

It was only after 20 minutes into this final call (after just over an hour on the phone in total) that he confirmed he could help us – because of the level of commitment we'd shown. In fact he had no more information about our financial circumstances than the first adviser and we're still unsure how exactly we had shown the necessary 'commitment'.

## OTHER DMCs

Even though we couldn't carry out the home visits required by four of the companies – DCM Apex, Debt Solutions, EuroDebt and Moneyproblems – we did have initial conversations with all of them, some of which caused us concern.

We found Moneyproblems through the internet. Its site says that it offers 'free and confidential' advice, so we phoned to see if it really was a free service. The adviser told us that it wasn't, and then said we'd need to pay £900 upfront – a large fee for someone already struggling financially. He also breached the standards by saying that the company arranges for the interest to be frozen – without explaining that there was no guarantee this would be possible.

We also have some concerns about EuroDebt. We've been shown a letter from this company, which it sent to the creditors of one of its clients. The letter shows that the client has barely any money to pay towards her debts. EuroDebt has suggested that she pay just over £10 a month to be split between her creditors but, staggeringly, it's charging her £29 a month (its nominal charge) for its services. We think that EuroDebt may be in breach of the OFT's requirement that DMCs check whether someone is suitable for a debt management plan. In this particular case, we think that EuroDebt should have been obliged to pass the client on to either a CAB, CCCS or National Debtline, which are free.

## OUR VERDICT

The debt management industry is showing a shocking contempt for the OFT's standards. People in serious debt are desperate and vulnerable, and it's far too easy for DMCs to take advantage of that.

It's vital that firm action is taken against these companies now. With the availability of cheap credit and an ever-increasing debt burden, we're concerned that the number of people struggling to manage their debts could rise significantly if the economic climate changes. Many of those may turn to DMCs for help simply because the free agencies are so overburdened. But unless there's radical change, we don't think DMCs will be fit to offer the kind of help they need.

Consumers' Association has identified a real, unmet need for unbiased advice on general financial planning, particularly debt advice. We're campaigning for the creation of a community-based national financial advice network, which would provide consumers with access to impartial, consumer-focused advice.

At the time of going to press, the OFT was conducting a review of how well debt management companies were complying with the standards. We hope it will use our findings to take action against the companies concerned.

**People in debt are desperate and vulnerable, and it's far too easy for debt management companies to take advantage of that**

### FREE LEAFLET

The leaflet *Dealing with debt – your legal rights*, produced by Consumers' Association for the Legal Services Commission (LSC), is available free from the LSC leaflet line on **0845 3000 343**.

### FURTHER INFORMATION

**www.nacab.org.uk**
National Association of Citizens Advice Bureaux

**www.cccs.co.uk**
Consumer Credit Counselling Service

**www.nationaldebtline.co.uk**
National Debtline

**www.fiac.org.uk**
Federation of Information Advice Centres

**www.creditaction.com**
CreditAction

**www.fcldebt-management.com/payplan**
PayPlan

We put 16 washing machines through their paces, including three designed for heavy loads, and found some remarkable differences

Apart from James Dyson's colourful Contrarotator, washing machines are not renowned for breathtaking visual design. Walk into any retailer and there's little to distinguish one machine from another.

But spend a few months locked away testing them, as we do, and the differences are all too apparent. Cleaning, spin-drying, rinsing and noise all show substantial differences. And we test for more subtle differences, too. For example, if you wash only one heavy item, such as a bath mat, it may affect the speed of the spin cycle. Some machines will leave the mat soaking wet, others will still spin-dry effectively.

Another difference is the number of features. A top-of-the-range model won't necessarily wash better than a cheaper one, but it may have more features.

This time round, we've tested washing machines costing between £200 and £549. To find out more about that colourful Contrarotator, see 'New Dyson not worth a grand', *Which?*, January 2001, p14. It has fallen in price since, but it's still costly.

## NEW SHAPES AND SIZES

Washing machines may not be overly prone to design fads, but there are a couple of discernible trends. The main one is towards larger drums. This is aimed at large households and can also be useful if you want to wash bulky items, such as duvets.

Most machines have a 5kg capacity. In our test, we included two 6kg machines, and a 7kg model. If you do a lot of washing, they might be a good idea, but there are a couple of things to bear in mind. When you load a machine to near its full capacity, cleaning performance drops dramatically. We compared our usual 2kg test to one with the machines 80 per cent full – even a machine scoring ☆ for the 2kg test managed only ● with the heavier load.

Also, the type of items you're washing affects the amount you can wash in the machine. Most delicate, wool and synthetic programs require a reduction in load. For example, you should wash only, say, 1kg of woollen items in a 5kg-capacity machine.

There are some advantages to the large capacity machines: they use less energy, water and time per item washed with the bigger load. But, if you do opt for one, wash heavily stained items in a light load.

Another recent trend is the 'slim-depth' washing machine, designed for homes with less free space. We looked at the 3.5kg-capacity Bosch WFC2465GB/01 Exxcel, which is only 44cm deep (most machines are nearer to 60cm). As the first slim-depth machine in our tests, it got them off to a reasonable start – cleaning was only average, but it scored well in other areas.

## UNDISSOLVED DETERGENT

We tested machines for how well they rinse away detergent. The worst offenders were the Beko and the Candy machines, so avoid them if you have sensitive skin. If you have

## THE APPLIANCE OF SCIENCE

We go about finding the best washing machines in as scientific a way as possible. Each machine is tested with a typical load, to which we add a specially prepared cloth stained with blood, chocolate, oil and red wine. After the wash cycle has finished, we shine a beam of light at each stain on the cloth. By measuring how much of the light is reflected back from the stain, we can work out exactly how much of the stain has been removed.

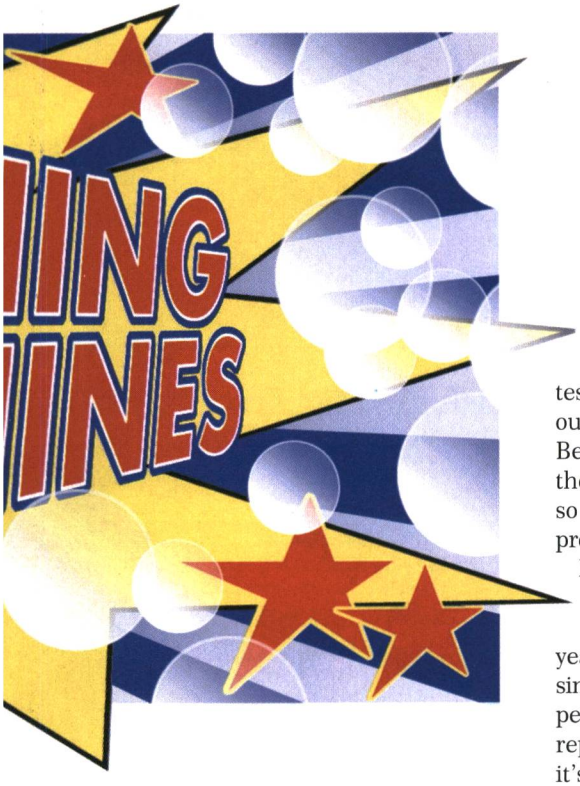
And that's not all – we apply similar rigour to measuring how dry the load is after spinning, how much detergent is left on the clothes, energy and water consumption, and noise.

ILLUSTRATION GILLES BOOGARTS

**16 washing machines on test**

**Results for large capacity and slimline models**

**Tips on using your machine to the best effect**



a problem with undissolved detergents, try switching to liquid ones, especially for quick programs.

Happily, such problems could become a thing of the past. For example, Daewoo recently unveiled a soap-free model, which uses ionised water to clean. And Sharp has shown off an 'ultrasonic' washing machine, which uses sound waves to dislodge dirt. However, neither is due in the UK in the near future, so don't wait around for them.

## DEPENDABLE BRANDS

As well as impressing us in our lab tests, washing machines have to do well in our annual reliability survey to be named a Best Buy. Washing machines are among the most likely appliances to break down, so it's important to choose a brand with a proven track record.

Miele is one of the most reliable brands, with only 8 per cent of its machines requiring attention in the first six years. AEG, Bosch, Candy and Zanussi are similarly dependable. By contrast, about 34 per cent of Hoover washing machines need repair in the same time. Along with Servis, it's one of the the least reliable brands.

## LOOKING AFTER DELICATES

Only items marked 'pure new wool' and 'washable', 'pre-shrunk' or 'non-matting' should be washed using a wool program. Wash other types of wool using a handwash program – all models on test except the Beko and Zanussi Jetsystem have one.

It's best not to spin some delicate fabrics, such as drip-dry synthetics. For these, a 'drain without spin' option is handy. All models on test have this feature except the Hoover Saver 1200.

## SPINNING TIPS

A few tips to get the best out of your machine.

- Leave the door slightly ajar between washes. This keeps the door seal in good nick.
- Some manufacturers warn against machine washing underwired bras – the wire may work loose during washing and damage the machine. Others recommend placing underwired bras in a washing net or pillowcase, along with handkerchiefs, belts and children's socks.
- Wherever possible, mix large and small items in a load. This allows garments to move during the spin cycle and helps the machine to stay 'in balance'. All the machines we tested have a sensor to detect an unbalanced load, and reduce the maximum spin speed to cope if there is one. Some reduce the spin speed so much that the load remains sopping wet.
- The machine may not spin properly if it senses too much foam, so don't go overboard with detergent. The AEG model we tested has an 'overdosing' indicator that lights up if too much detergent has been used.
- Finally, many breakdowns are simply caused by loose keys and change, so do check.

## BEST BUYS

The **Bosch WFO2464GB/01 Exxcel 1200** proved an excellent all-rounder. It cleaned brilliantly, rinsed well, it's simple and intuitive to use, and loading and unloading is an ergonomic delight. We found it for **£370** at Allders, and it's also available online for **£345** at www.qed-uk.com.

A close runner-up is the **Siemens WXLM112GB/04 Extraklasse 1100**. It's less noisy than the Bosch, though more prone to vibration. It's also slightly more expensive, and Siemens' reliability record isn't quite as good. It's available for **£400** from Co-operative stores or **£390** at www.valuedirect.co.uk/which.

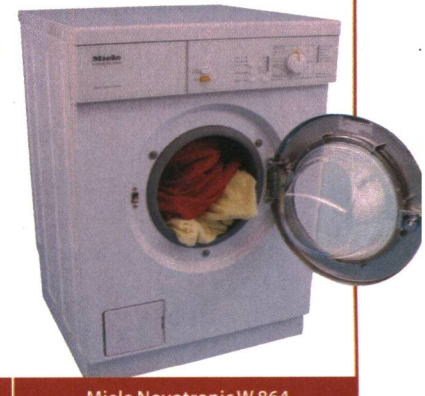
As a cheaper alternative, consider the **Zanussi Jetsystem FJ1254W**, **£299** from John Lewis or **£320** from www.valuedirect.co.uk/which. Zanussi's washing machine reliability is on a par with Bosch's.

All these machines take around two hours to complete a 40°C cotton wash, so, at these prices, you have to wait a while to get the best results. By spending more money, you can reduce this wait by 40 minutes with the **Miele Novotronic W 864**. Cleaning isn't top-notch, but it's good, and Miele has one of the best reliability ratings. It's **£499** from John Lewis or **£455** from www.valuedirect.co.uk/which.

Bosch WFO2464GB/01 Exxcel 1200

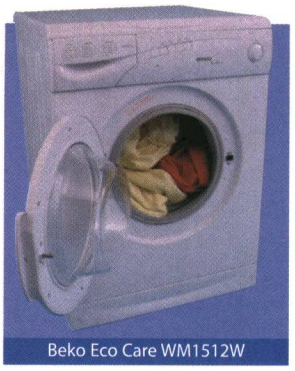
Siemens WXLM112GB/04 Extraklasse 1100

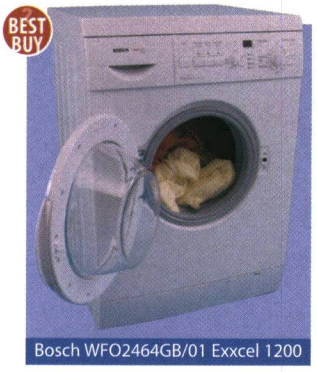
Zanussi Jetsystem 1200 Xtra Capacity FJ1254W



Miele Novotronic W 864

AEG Oko-Lavamat 86741Update


Beko Eco Care WM1512W



Bosch WFO2464GB/01 Exxcel 1200

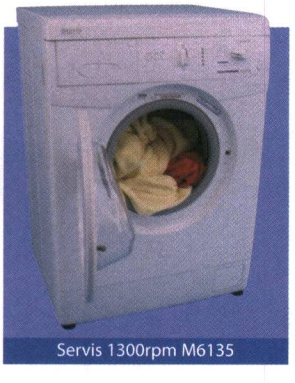
Bosch WFC2465GB/01 Exxcel 1200

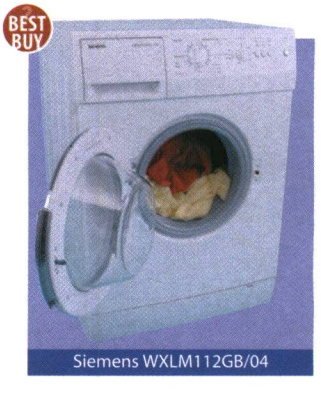
## WASHING MACHINES

| | AEG Oko-Lavamat 86741 Update | Beko Eco Care WM1512W | Bosch WFO2464GB/01 Exxcel 1200 | Bosch WFC2465GB/01 Exxcel 1200 Maxx | Candy Double Quick 1300 DBQ 131 | Hoover Family 6kg Saver 1300 HF 130E UK | Hoover Saver 1200 H 120 M | Indesit WA 135 | LG intellowasher DD WM-1280FHD | Miele Novotronic W 864 |
|---|---|---|---|---|---|---|---|---|---|---|
| **SPECIFICATION** | | | | | | | | | | |
| Price (£) 1▷ | 549 | 225 | 370 | 420 | 260 | 300 | 280 | 270 | 450 | 499 |
| Height x width x depth (cm) 2▷ | 85x60x60 | 84x60x62 | 86x60x59 | 86x60x44 | 85x60x54 | 86x60x63 | 85x60x58 | 85x60x56 | 85x60x65 | 85x60x62 |
| Measured maximum spin speed (rev/min) | 1550 | 1200 | 1200 | 1200 | 1200 | 1250 | 1200 | 1250 | 1200 | 1200 |
| Hot fill 3▷ | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Energy efficiency ratings 4▷ | AAA | AAB | AAB | AAB | AAB | AAB | AAC | AAB | AAB | AAB |
| Capacity (cotton, kg) | 6 | 5.5 | 5 | 3.5 | 4.5 | 6 | 5 | 5 | 7 | 5 |
| **FEATURES** | | | | | | | | | | |
| Immediate door release 5▷ | ✓ | | | | | | | | | ✓ |
| Start can be delayed 6▷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Variable temperature | | | | | | | ✓ | ✓ | ✓ | |
| Variable spin speed | ✓ | | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ |
| Temperature and spin limit on delicate programs | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Rinse-and-hold option 7▷ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ |
| Program stage indicator | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ |
| Electronic display 8▷ | ✓ | | ✓ | ✓ | | ✓ | | | ✓ | |
| **PERFORMANCE: 40°C COTTON CYCLE** | | | | | | | | | | |
| Cleaning 9▷ | ☆ | ◒ | ★ | ○ | ○ | ○ | ◒ | ● | ☆ | ☆ |
| Time (hours: min) | 1:55 | 1:50 | 2:00 | 2:05 | 1:20 | 1:20 | 1:15 | 1:25 | 1:45 | 1:20 |
| Water consumption (litres) 10▷ | 52 | 47 | 48 | 49 | 38 | 42 | 38 | 57 | 60 | 45 |
| Spinning 11▷ | ★ | ☆ | ○ | ○ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ |
| Rinsing 12▷ | ○ | ● | ☆ | ☆ | ● | ○ | ◒ | ☆ | ☆ | ◒ |
| Annual running cost (£) 13▷ | 15 | 12 | 15 | 14 | 11 | 11 | 11 | 12 | 16 | 14 |
| Vibration | ★ | ○ | ★ | ○ | ◒ | ☆ | ☆ | ○ | ☆ | ★ |
| Noise | ☆ | ○ | ○ | ○ | ○ | ☆ | ○ | ○ | ★ | ○ |
| Coping with an unbalanced load 14▷ | ☆ | ○ | ○ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ | ☆ |
| **CONVENIENCE** | | | | | | | | | | |
| Opening and closing the door | ○ | ◒ | ☆ | ☆ | ◒ | ○ | ○ | ★ | ○ | ☆ |
| Loading/unloading | ★ | ☆ | ★ | ★ | ☆ | ★ | ★ | ☆ | ★ | ★ |
| Using the dispenser 15▷ | ◒ | ☆ | ★ | ★ | ○ | ☆ | ☆ | ☆ | ☆ | ★ |
| Using the controls 16▷ | ★ | ◒ | ★ | ★ | ☆ | ☆ | ☆ | ☆ | ★ | ☆ |
| Setting the programs 17▷ | ★ | ○ | ★ | ★ | ☆ | ☆ | ☆ | ☆ | ★ | ☆ |
| Program guide 18▷ | ★ | ◒ | ★ | ★ | ○ | ○ | ☆ | ◒ | ★ | ☆ |
| Cleaning the filters 19▷ | ○ | ● | ○ | ○ | ◒ | ● | ● | ● | ○ | ☆ |
| **TOTAL TEST SCORE** | 80 | 56 | 85 | 71 | 68 | 68 | 62 | 53 | 74 | 81 |
| **INFORMATION** | | | | | | | | | | |
| Additional notes/update since our test | | Also available in silver | | Note that the model number is very similar to the standard-sized machine | | | | | Also available in silver | |

LG intellowasher DD WM-1280FHD

Miele Novotronic W 864


Servis 1300rpm M6135

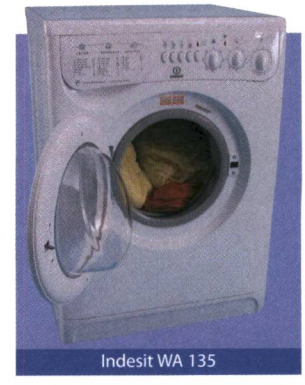


Siemens WXLM112GB/04

Candy Double Quick 1300 DBQ 131

Hoover Family HF 130E UK

Hoover Saver 1200 H 120 M


Indesit WA 135

| ervis 300rpm 16135 | Siemens WXLM112GB/04 Extraklasse 1100 | Tricity Bendix 1200rpm Electronic AW1200W | Whirlpool 6th Sense AWM8143/1 | Zanussi Aquacycle 1000 FS 1055 W | Zanussi Jetsystem 1200 Xtra Capacity FJ 1254 W |
|---|---|---|---|---|---|
| 220 | 400 | 200 | 380 | 300 | 299 |
| 35x60x55 | 86x60x59 | 85x60x59 | 85x60x60 | 85x60x61 | 85x60x63 |
| 1450 | 1100 | 1100 | 1400 | 1000 | 1350 |
| ✓ | | | ✓ | | |
| NS | AAC | AAB | AAB | AAC | AAB |
| NS | 5 | 4.5 | 5.5 | 5 | 5 |
| | | | | | |
| | | | ✓ | | ✓ |
| ✓ | | ✓ | ✓ | ✓ | ✓ |
| | | | ✓ | | ✓ |
| ✓ | ✓ | | ✓ | ✓ | ✓ |
| ✓ | ✓ | | ✓ | ✓ | ✓ |
| | ✓ | ✓ | ✓ | ✓ | ✓ |
| ✓ | | ✓ | ✓ | | ✓ |
| | | | ✓ | | |
| | | | | | |
| ○ | ★ | ○ | ○ | ☆ | ☆ |
| 2:00 | 2:05 | 1:40 | 2:15 | 1:55 | 2:05 |
| 45 | 55 | 43 | 56 | 60 | 49 |
| ☆ | ○ | ○ | ☆ | ◒ | ○ |
| ○ | ☆ | ◒ | ☆ | ☆ | ☆ |
| 13 | 17 | 14 | 16 | 16 | 17 |
| ○ | ○ | ★ | ☆ | ☆ | ○ |
| ◒ | ☆ | ○ | ○ | ☆ | ○ |
| ☆ | ○ | ○ | ○ | ○ | ☆ |
| | | | | | |
| ○ | ★ | ★ | ○ | ☆ | ☆ |
| ○ | ★ | ◒ | ☆ | ☆ | ★ |
| ◒ | ★ | ○ | ☆ | ○ | ○ |
| ☆ | ★ | ☆ | ☆ | ☆ | ○ |
| ☆ | ★ | ☆ | ☆ | ☆ | ☆ |
| ◒ | ★ | ☆ | ☆ | ◒ | ○ |
| ☆ | ○ | ☆ | ◒ | ☆ | ☆ |
| 66 | 83 | 68 | 63 | 68 | 75 |
| | | | | | |
| Also available in silver | | | | | |

NOTES
Washing machines highlighted in red appear in the Best Buy Guide on p31.

Specification
1 This is what you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturer's guide price in *italics*.
2 The maximum depth is given, including the space taken up by hoses.
3 Whether the machine can be plumbed into a hot water supply. Machines with hot fill take less time and energy to heat the water. It's especially effective for 60°C and 90°C programs.
4 The manufacturer's claimed energy-efficiency ratings for energy efficiency overall, when washing and when spin-drying. 'A' indicates high efficiency, and 'G' low efficiency.

Features
5 Doors without this feature have a built-in delay of up to a few minutes after the program finishes before you can open the door.
6 Has a built-in delay timer or can be used with a timer switch. This lets you take advantage of cheap-rate electricity at night. If you do so, fit a smoke alarm nearby.
7 For items that crease easily. The load is held in the final rinse until you're ready for the final spin stage. You can then remove the items as soon as the spin ends.
8 Depending on the model, this display gives information such as the wash time remaining and error messages.

Performance
9 See 'The appliance of science', p30.
10 Using the 40°C cotton program and a full load.
11 How dry the load was after the final spin.
12 How well the machine rinses away detergent.
13 Based on washing seven loads a week, using the 40°C cotton program, at standard electricity rates (6.52p per unit). This calculation excludes the cost of water and detergent.
14 Machines with a ○ score reduced the spin speed so much with an uneven load that the clothes remained sopping wet.

Convenience
15 Machines were marked down if the dispenser was stiff, there wasn't enough room to grip it properly, or the labelling was poor.
16 How easy the controls, indicator lights and displays are to see and operate.
17 How clear the instructions on the fascia are.
18 How helpful the instructions are when choosing which program to use.
19 Filters don't need cleaning often, but if they are close to the ground or otherwise awkward to access, they get a lower rating.

KEY
★ ☆ ○ ◒ ●
best ⟷ worst
✓ has this feature

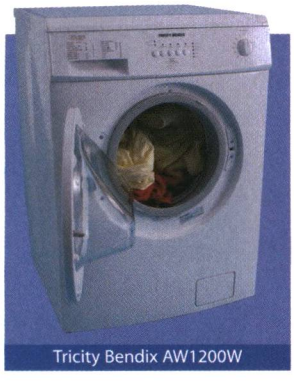
TOTAL TEST SCORE
This ignores price and reliability and is based on:

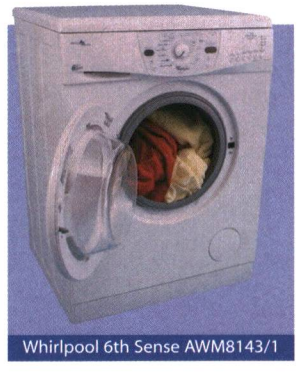
| | |
|---|---|
| Cleaning | 40% |
| Convenience | 25% |
| Water consumption | 10% |
| Annual running cost | 10% |
| Spinning | 5% |
| Noise and vibration | 5% |
| Coping with an unbalanced load | 5% |

## PRICE CHECK

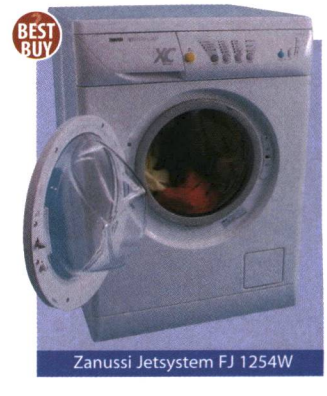
WHICH? extra

The price we give for Best Buys and in the table is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.co.uk/whichextra. Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery.


Tricity Bendix AW1200W


Whirlpool 6th Sense AWM8143/1

Zanussi Aquacycle 1000 FS 1055 W



Zanussi Jetsystem FJ 1254W

# RETURN TO SENDER

**Online shopping is easy. But sending back unwanted goods can be difficult, especially if they're presents that somebody else bought**

You've recycled the wrapping paper, finished the turkey, and you're left with a pile of gifts you're not sure you want. But, with more of us buying Christmas presents on the internet, returning them might be more complex – and more expensive – than a trip down the high street.

The good news about online shopping is that you have more rights to return unwanted goods. High-street shops aren't legally obliged to take something back simply because you don't like it. But, for most goods, online stores must give you a cooling-off period of seven working days, during which time you can return goods for any reason. If an item's faulty, you have even more rights (see 'Your rights', below). However, sending unwanted items back can be costly. And, if you're trying to return a gift that somebody else bought, things can get very tricky.

## HOW THE SITES COMPARE

We found some big differences between 30 of the most popular online stores (see table, right, for details). Many make it easy to return unwanted items, but others fail to provide basic information on their websites, such as how much it will cost you to return goods. And some sites make it impossible to return a gift without the buyer knowing.

**Sending it back** You could be in for a nasty surprise if you want to return something large or heavy that was bought online. Although the law lets you return most unwanted items within seven days of delivery, you might have to pay to send the goods back if they're not faulty. Companies are obliged to tell you if you have to pay to return items, but there's no requirement for them to put this information on their website: they can wait until the point of delivery to inform you. Around a third of the sites we looked at fail to specify whether you or the company is responsible for the cost of sending an item back.

It's hard to know how much it will cost to send goods back. Obviously, bulky items can be both difficult and expensive to post. And you might want to use a registered delivery service, which bumps up the cost. Some stores insist that you return items in the original packaging – a big hurdle if you're returning a gift.

Many websites have high-street outlets, so you can usually return items that way instead, avoiding any postage costs. But this isn't always possible. Tesco lets you return only perishable items bought online to its shops. And you can return goods from Boots' website, wellbeing.com, to branches of Boots only at the store manager's discretion.

**Who returns the item?** Only the buyer has a legal right to return an unwanted item. Seven of the websites stick to this and provide refunds or exchanges only to the buyer (see table, right). Others allow gift recipients to return unwanted presents and generally offer other goods or vouchers in return. Refunds can usually be paid only to the buyer's credit card. Millets and Argos are unusual. They will provide refunds to gift recipients, though they insist on some proof of purchase.

**Proof of purchase** As with high-street shops, most online stores ask for proof of purchase if you want to return goods. They usually need a receipt, invoice,

## YOUR RIGHTS

**Most internet shopping from UK-based websites is covered by The Consumer Protection (Distance Selling) Regulations. Here are your rights.**

- You're entitled to a cancellation period that starts after you've placed your order and finishes seven working days from the day after the goods are delivered. Within this time, you can cancel the order for any reason and get a full refund for unused goods.
- **The seven-day cancellation rule doesn't apply to goods such as newspapers and magazines, videos, software or CDs that have been opened, and many travel and financial products.**
- You have no right to cancel a service that's already started, or any lottery, betting or gaming service. Nor is there a right to return perishable goods or items that have been made to your specifications.
- **For online stores or websites based outside the UK, other countries' laws may apply. Sites based in the EU should offer similar rights, but always check before you shop. And remember that .co.uk doesn't necessarily mean a site is based in the UK.**
- You might have to pay to return unwanted items, but you're not liable for the cost of returning faulty products.
- **Regardless of where you buy, the Sale of Goods Act means suppliers must put right faulty items. If the repair fails, you have the right to reject the goods, even if you originally signed to accept delivery.**

PHOTOGRAPHY ALAMY

delivery note, or order number – which only the original buyer is likely to have. Some ask only for the name and address of the person who bought the item, so this can make things easier if you're returning a gift and you don't have a receipt.

All the websites we looked at offer a refund to the purchaser if they have some proof of purchase, and return the item within the specified time limit (see 'Time limits', below). Jungle, Phones 4 U, Streetsonline and Woolworths can also refund without a proof of purchase – but only to the buyer's credit or debit card. Only five companies (see table, right) are happy to exchange goods or provide vouchers or a credit note to somebody who isn't the original buyer and has no proof of purchase.

**Time limits** By the time you open your present, it could be weeks since it was bought, so you'll have passed the statutory seven-day limit for returning unwanted goods. Fortunately, many online stores give you between 14 and 30 days to return items, while Marks & Spencer and the Early Learning Centre's sites have no time limits. Jungle, Tesco and Toys R Us are the only sites we looked at that ever stick to the seven-day limit, though Tesco allows 14 days for some items, and gives you longer to return items that were bought for Christmas.

Many other online stores are also happy to extend the season of goodwill. Debenhams, Gadgetshop and Mothercare let you return Christmas presents until the end of January. Argos, Comet and HMV also allow slightly longer than usual. With Argos, the buyer needs to state that the item's a Christmas present when they order. Other stores don't have specific policies, but told us they use their discretion to extend time limits after Christmas.

**Who pays for delivery?** An added cost of online shopping can be the charge you pay for items to be delivered. Around a third of the sites we looked at make you pay this whether you end up keeping the goods or not (see table, right). Others will refund the delivery charge if you return unwanted goods, but eight sites do so only if you return the item or cancel the order within seven working days. So beware of generous-sounding time limits – you may still have to act quickly if you don't want to lose out.

## THE IDEAL WEBSITE

Much of the information about how to return goods wasn't readily available on the websites we looked at, and we had to contact companies for answers to fairly straightforward questions. We're concerned that so many sites fail to state how much it will cost you to send goods back. And very few provided information about returning gifts, or about any special arrangements for returning goods after Christmas.

Research by the international consumer group Consumers' International also uncovered problems. Many of the online stores they looked at failed to give enough information about how to return goods, or the right to the seven-day cooling-off period.

Online shops could do a lot to make the returns process easier for customers, by giving clear details of their policies online. We think they should all provide the following information on their websites:

- An easy-to-find phone number and postal address
- Your rights, and how to cancel orders or return faulty and unwanted goods (including gifts)
- Who is responsible for the cost of returning goods
- How long deliveries and refunds will take
- Which country's laws apply.

All information should be easy to find and visible before you order. We'd also like online stores to offer gift receipts, providing proof of purchase without price details. This would make returning unwanted gifts easier for both the store and the recipient.

## RETURNING UNWANTED ONLINE GOODS

THE STORES' RETURNS POLICIES

| ONLINE STORES | Refund original delivery cost? | Proof of purchase required? | What gift recipient is offered | Time limit | Christmas extension |
|---|---|---|---|---|---|
| www.amazon.co.uk | ✓[1] | ✓ | c | 30 days | see[2] |
| www.argos.co.uk | ✓[1] | ✓ | c,r | 16 days | till 10 January[3] |
| www.bol.com | ✓ | ✓ | | 28 days | see[2] |
| www.carphonewarehouse.com | | ✓ | | 14 days | see[2] |
| www.comet.co.uk | ✓[1] | ✓[4] | e | 28 days | till 5 January[5] |
| www.cotswoldoutdoor.com | × | ✓[6] | e | 28 days | no |
| www.currys.co.uk | ✓ | ✓ | | 14 days | see[2] |
| www.debenhams.co.uk | see[2] | ✓ | c | 28 days | till 31 January[7] |
| www.dixons.co.uk | ✓ | ✓ | | 14 days | see[2] |
| www.earlylearningcentre.co.uk | × | × | c,e | no limit | n/a |
| www.firebox.com | ✓[1] | ✓[6] | c,e | 30 days | see[2] |
| www.gadgetshop.com | | ✓ | c,e | 16 days | till 31 January |
| www.hmv.co.uk | × | ✓ | e | 21 days | till 12 January |
| www.innovations.co.uk | × | ✓ | | 14 days | 28 days |
| www.johnlewis.com | ✓ | ✓ | e | 28 days | see[2] |
| www.jungle.com | ✓[1] | × | | 7 days | see[2] |
| www.littlewoodsextra.com | see[2] | ✓ | | 28 days | see[2] |
| www.marksandspencer.com | × | see[2] | e | no limit | n/a |
| www.millets.co.uk | × | ✓[6] | c,e,r | 28 days[2] | see[2] |
| www.mothercare.com | × | ✓ | e | 28 days | till 31 January |
| www.pcworld.co.uk | ✓ | ✓ | | 14 days | see[2] |
| www.phones4u.co.uk | | × | e | 28 days | see[2] |
| www.sciencemuseumstore.com | see[2] | see[2] | e | 28 days | see[2] |
| www.streetsonline.co.uk | ✓[1] | × | e | 30 days | see[2] |
| www.tesco.com | ✓ | × | e | 14 days[8] | till 14 January |
| www.toysrus.co.uk | × | ✓[2] | see[2] | 7 days | see[2] |
| www.waterstones.co.uk | ✓[1] | ✓ | c | 30 days | see[2] |
| www.wellbeing.com | see[2] | ✓[6] | c | 30 days | see[2] |
| www.whsmith.co.uk | × | ✓ | e | 14 days | see[2] |
| www.woolworths.co.uk | ✓[1] | × | e | 30 days | see[2] |

NOTES

Some websites **refund** the **original delivery cost** of returned items. No entry means there's no delivery charge. Some companies insist on **proof of purchase** when you return goods. We show **what a gift recipient is offered** if they return an item – an exchange (e), credit note or vouchers (c), or a refund (r). No entry means the store allows only the buyer to return items. We show the **time limits** for returning goods. Some offer a **Christmas extension** and many use their discretion to extend time limits after Christmas.

1 If goods are returned within seven working days 2 The website uses its discretion depending on the circumstances 3 If buyer states it's a gift when ordering 4 Or details of where and when bought 5 If bought after 4 November 6 Or buyer's details 7 If bought after 28 October 8 Seven days for music, games and videos

FURTHER INFORMATION

**www.oft.gov.uk/consumer** The Office of Fair Trading provides a guide to your rights when shopping online

**www.tradingstandards.gov.uk/consumers**

WHICH? extra

Do you have a question about your rights when returning items bought on the internet?

If so, post your questions on our website at **www.which.co.uk/whichextra**. Post your questions by 10 January. We'll reply on the site on 17 January.

# Family fortunes

## We show the families of eight-month-old William and Michelle how to invest in a secure future for their children

These days, most families have to start worrying about their kids' financial future from the word go – with students graduating from university an average of £10,000 in debt, it's not cheap to get ahead in life. Proud new grandparents John and Sheila Aldridge have £20,000 to give their grandchildren a good start, and want to find the best way to invest it. Their daughters, Caroline and Claire, also want to put some money aside to give their children a head start.

John and Sheila are retired and live in Ewell, Surrey. Caroline is 36 and lives in Reading with her husband, Richard, and their eight-month-old son, William. They want to invest between £50 and £100 each month for William.

Claire and her partner, Christopher, live in Bristol with daughter, Michelle, who is also eight months old. Claire is 33 and has a £2,000 lump sum and around £40 each month to save for Michelle's future.

Both parents and grandparents have the same aims for their investments. They would like the money to benefit William and Michelle, as well as any future arrivals. They want the option to add more money later and, importantly, don't want the kids to access the money until they're at least 21 years old. However, they would like Caroline and Claire to be able to use the money for the children if they need to – for example, to pay for their education. They're prepared to take some risks to see the money grow, but want to minimise the risk as the children's 21st birthdays approach.

### INVESTING FOR CHILDREN

Investing for children is no different from making any other type of investment. It's just as important to take into account how much money you want to invest, whether you're investing a lump sum or starting a savings plan, for how long you want to invest, and how much risk you're prepared to take. If you don't want any risk at all, you could set up a savings account. If you are prepared to take risks for more return, you might choose a stock-market investment.

But before deciding exactly which investments to put your money in, you need to find the best way to go about it. For example, should you set up a trust for the children or simply buy shares yourself and hand them over when the time comes?

That's the first question facing our family. And, as they found out, there are no simple answers. We asked two independent financial advisers (IFAs) to advise the Aldridges about how to invest the money for their children.

PHOTOGRAPHY STEPHEN WRIGHT

## THE GRANDPARENTS – CHOOSING THE RIGHT TRUST

### 1 OPTION ONE – CONTROL COMES AT A PRICE

The IFAs felt that the best way for John and Sheila to give the money to their grandchildren would be to put it into trust. This way, the money is given to the grandchildren, but the grandparents keep control of it.

They identified three different options. The first, an accumulation and maintenance (A&M) trust, would give the Aldridges all the control they want, but at a price. With an A&M trust, John and Sheila, as trustees, would control the money, and the grandchildren would be able to demand access to it only when they reached 25. They could define the beneficiaries as 'our grandchildren' instead of having to name them individually. Any future grandchildren would then automatically be entitled to a share of the money.

Our IFAs pointed out that John and Sheila should be able to avoid inheritance tax on the trust. They are both allowed to transfer £3,000 a year without paying inheritance tax. So, because they didn't use their allowances last year, £12,000 (£3,000 each for two years) of their trust can be given away tax-free. And as long as they don't die within seven years of the gift, there'll be no inheritance tax on the remaining £8,000 either.

But here's the crunch: it would cost around £500 to set up. And, if the trust was managed by a solicitor, there would be management fees to pay. The IFAs felt that, given the size of the investment, these charges are too great and a simpler form of trust would be more suitable. However, each IFA proposed a different course of action.

### 2 OPTION TWO – THE BARE NECESSITIES

One IFA recommended that a simpler way to give John and Sheila almost all the control they want, without excessive charges, is a designated bare trust. They would hold investments in their names but indicate that the money is intended for the children. That way, there's no need to pay a solicitor to set up the trust.

This type of trust is treated in the same way as option one for inheritance tax, so they probably won't have to pay any on their initial investment.

They can add more grandchildren by filling in a stock-transfer form. But, each time they do so, the inheritance tax clock will start ticking again for all the money. There'll be another seven-year wait before it can be transferred completely tax-free. To get around this, John and Sheila can start up a new trust for the new arrivals. That way, the inheritance clock won't be reset for the original investment. The problem with this is that there wouldn't be a single pot of money which all of them would be entitled to share. John and Sheila would also have to set up a new trust if they wanted to add more money.

Another problem is that the grandchildren would be able to get their hands on the money at 18 years old – three years earlier than the Aldridges want.

### 3 OPTION THREE – AN INTERESTING POSSESSION

Our second IFA recommended that John and Sheila set up an interest-in-possession trust. This type of trust is similar to option two. It gives a similar level of control over the money: John and Sheila can access it earlier if they need to, but again the children will be entitled to it at 18.

They can set up the trust by buying a life insurance bond, an investment in stocks and shares managed by a life insurance company. Then, if they choose a life insurance company which supplies the trust deed, the trust will be cheap and simple to set up. There are only two slight problems with this way of doing things. One is that not all life insurance companies supply trust deeds, so the IFA will need to make sure there's one offering a bond which is suitable for the Aldridges. The other is that the management and commission charges for life insurance bonds can be quite high.

An interest-in-possession trust has similar tax implications to the other two trusts. But, unlike with option two, they can add more beneficiaries without affecting inheritance tax. And if they added more money, it wouldn't affect the original £20,000 and would be in a single pot for all the kids, even if new ones come along.

But there are also other taxes to worry about. To minimise these on a life insurance bond, it should be held offshore. As long as it's brought back onshore when the grandchildren are non-taxpayers – which is likely if they go to university – they could avoid tax on it. However, if the children don't go into full-time education, the trust could fall prey to a substantial tax bill.

## SAVINGS ACCOUNTS

**Our IFAs thought it was a good idea to open saving accounts in the children's names. These could be used to keep small amounts of money that the children are given as they grow up, to give them some experience of saving and dealing with money. Children have the same tax allowances as adults, so they can earn up to £4,615 in interest before they have to pay tax. Usually, the bank or building society will automatically deduct tax from any interest they pay. The grandchildren can claim it back later, but it's simpler to stop tax being deducted by filling in form R85. It's available from banks, building societies and tax offices.**

**Some children's savings accounts have fairly good rates of interest. But it makes sense not to keep large sums of money in them and to move larger amounts into more profitable, long-term investments. At the time of going to press, the best children's saving account interest rates are Britannia Building Society's First Saver account (4.7 per cent) and Nationwide's Smart 2 Save account (4.5 per cent).**

John and Sheila are prepared to give up a little control over when the kids get their mitts on the money, in order to avoid high set-up costs for their trust

## THE PARENTS – TRUST OR ISA?

### THE PARENTS

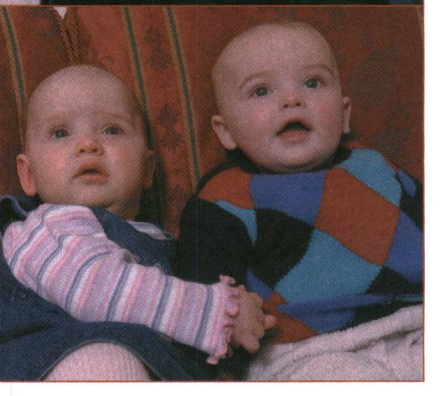
Caroline had been thinking about taking out a stakeholder pension for her son. But both our IFAs felt that, because the money would be locked up until the child was 50, this wasn't the best option.

One IFA thought that the easiest and cheapest way for Caroline and Claire to save for their children would be to use their ISA allowances to invest in stocks and shares. Isas are tax-free savings accounts or investments which allow everyone to invest a certain amount of money each year, tax-free. The money would be in the parents' names, so they'd need to make provisions in their wills. And, because the money is in their names, they would have complete control over the funds. This is a tax-efficient and simple way to invest the money.

The second IFA recommended that the parents each set up a designated bare trust – like the grandparents' second option on p37. However, the tax rules applying to gifts from parents to their children are different from the rules for other relatives or friends. As a result, Caroline and Claire, unlike the grandparents, would have to pay income tax if their investments generated more than £200 (£100 for each parent) of interest in a year.

The advantage of the first IFA's route is that Caroline and Claire would not be limited to using the money only for the children. On the other hand, they might prefer the children's money to be out of temptation's way.

The decision facing Caroline and Claire is whether to set up a trust for the children, or just invest themselves and pass the money on when the time comes



### CHOOSING WHAT TO INVEST IN

Once the family has decided whether to set up trusts for the children, they need to decide which type of financial products to invest in. For example, to avoid too much risk, they could invest in a savings account. If they want to take more of a risk in the hope of making the money grow, they could let fund-management companies invest their money with other people's in a pooled investment fund, such as an investment trust or unit trust. Alternatively, they could simply decide which shares to invest in themselves.

Their choice will be partly dictated by the type of trust they're investing through but, whichever they choose, they'll need some financial advice. Our IFAs felt that, because the money won't be needed for many years, it's sensible to choose slightly riskier funds to start with.

**Grandparents** Both IFAs felt that John and Sheila should invest in the stock market to get the growth they're after. The easiest and cheapest way to do this is to choose pooled investment funds. Both thought that John and Sheila should spread their money across a fairly wide range of funds. That way, they can reduce the risk of their investments suffering because of economic downturns in a particular country or industry.

One IFA recommended splitting the money between managed funds. Managed funds are actively looked after by a fund manager. They invest in a range of unit trusts, investment trusts and life insurance bonds. The IFA recommended three funds which invest in the UK and internationally.

The other IFA thought that they should choose the funds themselves with the help of an IFA. She recommends investing the £20,000 in property, fixed-interest accounts, and UK and international equity funds.

**Parents** If Claire and Caroline decide to invest the money in Isas, one IFA recommends investing the money in UK growth funds and global growth funds. If not, the other IFA recommends an investment trust for the lump sum and a UK equities growth fund for the regular savings.

## ACTION PLAN

- The family needs to get face-to-face financial advice. The choices they need to make are tricky because they depend on the fine detail of their individual financial and tax positions
- The grandparents, John and Sheila, need to decide which sort of trust to put the £20,000 into and choose a suitable spread of investments
- The parents, Caroline and Claire, need to decide whether they want to invest in stocks-and-shares Isas and make provisions in their wills, or put the money in trust
- Both grandparents and parents should review their investments every three years. At least five years before the money is needed, they should move it to less risky investments
- Caroline and Claire should open savings accounts for the kids to encourage the savings habit as they grow up and give them experience of handling money

# WHICH? Books January Sale

**SAVE £4 ON ALL OF THESE GREAT TITLES!**

### Great Days Out

GRDAYS – ~~£20.00~~ SALE PRICE £16.00

This brilliant collection of literally thousands of ideas for great days out all over mainland Britain includes not only the most popular national sights but also many lesser-known attractions. Packed with photographs, illustrations, maps and lists of key activities and amenities, this guide provides you with all the information you need to plan the perfect day out.

### The Which? Guide to Gambling

GAMB – ~~£9.99~~ SALE PRICE £5.99

The world is full of opportunities for losing money – and millions of us derive enjoyment from playing games of chance. This book suggests ways of minimising risk. It covers all the major forms of gambling, such as horse-racing, investments, Premium Bonds, pools, the Lottery and much, much more.

### The Which? Guide to Children's Health

CHILD – ~~£9.99~~ SALE PRICE £5.99

Good health in childhood sets us up for life. This Which? guide shows parents how to give their children the best start possible. It includes an A-Z of common illnesses, plus advice on prenatal care, behavioural and emotional problems, and how to get the best from your GP and other medical professionals.

### The Which? Guide to Choosing a School

SCH – ~~£10.99~~ SALE PRICE £6.99

This guide gives you all the information you need to choose a nursery, primary or secondary school. It covers both the state and independent sectors, explains admissions procedures – including how to improve your chance of securing a place – and tells you what to look for when visiting a school. Important issues such as likely costs, pastoral care, extracurricular activities and special needs are covered to ensure that you make the right decision for your child.

### The Which? Guide to Choosing a Career

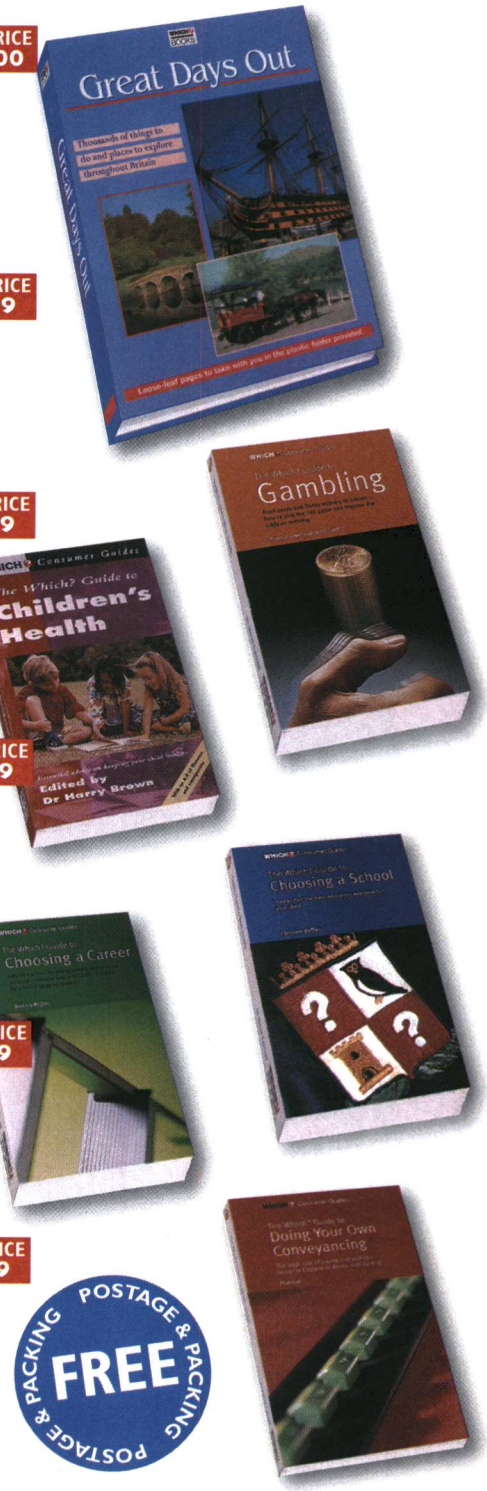
CCAR – ~~£9.99~~ SALE PRICE £5.99

This essential guide for young people helps them find careers that suit their personality and special interests. It covers the subjects they would need to study at secondary and tertiary levels, as well as vocational qualifications, training opportunities and work experience.

### The Which? Guide to Doing Your Own Conveyancing

CONVEY – ~~£9.99~~ SALE PRICE £5.99

Buying a house can be a stressful and expensive business, but if you do the legal work yourself you can keep control and make the whole process smoother and probably faster. This book outlines the legal framework, tells you what forms you will need and when, and takes you step by step through the conveyancing procedure.




POSTAGE & PACKING FREE POSTAGE & PACKING

## To place your order, simply call us free on

# 0800 252 100

Order now, offer closes 31st January 2003!

Please quote reference **WBS103** when ordering.

Please be ready to give your debit or credit card details when you call. Please allow 28 days for delivery.

# FUNDING THE FUTURE

Ensure a sparkling retirement by shopping around for the best pension annuity rates

Paying your hard-earned salary into a pension scheme can seem like a huge sacrifice while you're working. But at least you can look forward to getting your hands on the money when you eventually retire. Unfortunately, things aren't quite that simple. The pension fund you've spent years building up isn't all yours to spend as you wish.

If you have a personal or stakeholder pension, or an employer's pension that isn't based on your final salary, you have to use most of your fund to buy an annuity – an insurance policy that pays you a regular income for the rest of your life.

It's easy to take the annuity quotation your pension provider offers but, as we show overleaf, it's far better to shop around. If you take the time to find a good rate, you could end up with £1,000 or more extra income every year for life.

## WHAT IS A PENSION ANNUITY?

An annuity is an insurance contract that pays you an income for life in exchange for the lump sum you've accumulated in your pension fund. As with all insurance policies, you may end up reaping far less than you've paid in – if you die early, for example. Alternatively, you could end up receiving much more income over the years than your fund was originally worth.

The income you get depends not only on the size of your pension fund, but also on the annuity rate you're offered. Rates differ between providers, and also vary according to your life expectancy, interest rates and the benefits included in the policy. The older you are when you take out the policy, the higher the rate, as insurers don't expect to have to pay out for as long. Women are offered lower annuity rates for the same size of pension fund, as they tend to live longer than men.

## WHO NEEDS TO BUY ONE?

Not everyone needs to buy an annuity when they retire, but anybody with a personal or stakeholder pension has to get to grips with the world of annuities at some point. You can take some of your pension fund as a tax-free lump sum, but the law requires you to use the rest of it to buy an annuity before you reach the age of 75.

If you belong to an employer's final-salary pension, your pension is paid directly from the scheme, so you don't need to think about annuities. With money-purchase pension schemes from

ILLUSTRATION KEVIN EVANS

**What is an annuity, and who has to buy one**

**What types are available**

**How to choose an annuity to suit you**

employers, the pension trustees may buy your annuity for you. Find out what your options are from your scheme manager.

If you've chosen to boost the pension from your employer's scheme, you're probably making additional voluntary contributions (AVCs), which build up into another pension fund. You might pay AVCs into your employer's scheme or to a free-standing policy from an insurance company. In both cases, you usually have to buy an annuity with the fund built up from your contributions. If you started contributing to an employer's AVC scheme before 1987, the rules are slightly different, and you can take some of the money as a tax-free lump sum. Some employers' final-salary schemes let you boost your pension by buying added years. These work in a different way from AVCs, and there's no requirement to buy an annuity.

## WHY DO I HAVE TO BUY ONE?

It can seem unfair that the money you've saved during your working life isn't yours to spend as you please. However, the government provides tax relief on your pension contributions, so it then exerts some control over how you spend the fund.

To put £100 into a pension fund costs just £78 for a basic-rate taxpayer. Higher-rate taxpayers get an additional £18 through their tax returns. In return, the government insists that you buy an annuity policy with the majority of your pension fund after you've retired. This ensures that you don't spend all your pension fund as soon as you retire, and then end up relying on the state for your retirement income. Another price for the tax relief is that any income provided by the annuity is taxable.

## PROS AND CONS

Annuities are good at what they do – paying a guaranteed income for life. Our 'Weigh up the options' report (*Which?*, July 2002, p26) shows how it's all too easy to outlive your savings if you don't use them to buy an annuity. Another benefit of buying an annuity when you retire is that you won't have to worry about making investment decisions in later life.

The main argument against compulsory annuity purchase is that it prevents you from passing on your pension savings in your will. There is some concern that people are less likely to invest in pensions if they know their contributions will be used to subsidise other people's pension incomes. However, the government shows no sign of changing the rules, so it seems that compulsory annuities are here to stay.

## WHAT'S ON OFFER?

When you retire, your pension provider will offer you an annuity quotation. It's important to remember that you don't have to accept it. There are many different types of annuity, offered by several different providers. It's vital that you choose well. As we show in the table on p42, a bad annuity decision can't be reversed and could cost you thousands of pounds.

**Shopping around for the right annuity could mean an extra £1,000 or more every year for life**

## CONVENTIONAL ANNUITIES

A conventional annuity is the most popular and straightforward type. You hand over your built-up pension fund in return for an income for life. It may sound simple, but there are still several important decisions to make before you choose.

**An increasing income?** First, you need to decide whether you want your income to increase each year of your retirement. You can buy an annuity that increases with inflation, or one that's set to rise by a fixed percentage each year. Alternatively, opt for a level annuity, which will provide exactly the same income every year.

The downside of an annuity that increases each year is that you'll start off with a much lower income. As the table on p42 shows, the best inflation-linked annuity for a man aged 65 with a pension fund of £100,000 starts at £5,860. That's 22 per cent lower than the level annuity of £7,548. With inflation at 2.5 per cent, it would take 11 years for the inflation-linked annuity to provide a higher income than the level annuity. So opting for a fixed income could seem attractive.

In the longer term, though, inflation-linked annuities might make more sense. You could easily live for more than 20 years after retirement, so it's worth looking at what would happen if inflation rose even slightly over that time. Inflation of 4 per cent a year could halve the value of a fixed income from a level annuity in 18 years.

You also need to consider your plans for retirement before deciding whether you want an increasing annuity. Do you want to maximise your income during the early, healthiest years of your retirement, or would you prefer equal purchasing power over the years? Your answers may depend on your health and how long you expect to live. If you have an existing medical condition, you may be able to get an even higher rate (see 'Tailored to you', p42).

**Who are you providing for?** If you die soon after taking out an annuity, the majority of your pension fund could end up

## HOW TO CHOOSE

There's plenty of easily available information on annuity rates. A selection of rates is shown on p260 of Ceefax, in newspapers, and on the internet (see 'Contacts', p58 for useful sites). The Financial Services Authority (FSA) is planning to include annuity rates in its series of comparative tables (see 'Contacts', p58, for details).

**It's always a good idea to take professional advice to help you decide what type of annuity would work best for you. If you're thinking about an investment-linked, income drawdown or phased retirement annuity, then advice is essential. The FSA's guide to annuities and income withdrawal is useful, but no substitute for proper advice.**

Certain financial advisers, including Annuity Direct, The Annuity Bureau and Hargreaves Lansdown (see 'Contacts', p58), specialise in annuities. Usually, advisers either charge a set fee or receive commission on the products you buy. Whether you're asked to pay a fee for annuity advice can depend on the size of your pension fund.

**You could also consider seeking advice from a local independent financial adviser. But first check how much experience they have with annuities, and what they charge. See 'How to find a good financial adviser' (*Which?*, September 2001, p40) for more information.**

Since last September, pension providers are obliged to remind every personal or stakeholder pension-holder approaching retirement of their right to shop around for the best annuity rate (or take the 'open market option'). The FSA produces a factsheet, *Your pension – it's time to choose*, with more details. ▷

staying with the insurance company. Certain types of annuity safeguard against this, ensuring that your partner or dependants receive an income after your death.

Single-life annuities cover only you, and stop paying when you die. This could leave your partner in financial difficulties if they don't have their own pension provision. A joint-life annuity continues to pay some or all of the annuity income to your partner when you die. There are, of course, some trade-offs for this extra provision. The higher the proportion of your income that you choose to be paid after your death, the lower the initial income paid by the policy. And if your partner's younger than you, the insurance company will give a lower rate, as they expect to be paying out for longer.

An annuity with a guarantee can also provide some protection for your partner and dependants. The guarantee means that the policy pays an income for a certain period, whether you live or not. Again, you pay for this protection through a lower monthly income when you're alive. The maximum guarantee period is ten years, so these policies won't protect your dependants fully in the long-term.

**Tailored to you** When insurers set your annuity rate, they estimate how long they'll have to keep paying your income. Calculations vary according to the individual. Certain people, such as those with a medical condition or people who smoke, can benefit from higher rates with an enhanced or impaired-life annuity. Similarly, insurers are beginning to offer annuity rates based on your occupation, or even your postcode, both of which help them to work out your life expectancy.

## INVESTMENT-LINKED ANNUITIES

The conventional annuities described above are all straightforward insurance policies with no link to investments. This means you don't need to worry about your income fluctuating according to the performance of stocks and shares. It also means you won't benefit if investment returns rise in the future, and you could suffer if high levels of inflation return.

If you buy a conventional annuity now, you're committing to the low-inflation, low-return world of today. Annuity rates have fallen by around a third in the last six years, mainly due to increased life expectancy and lower rates on investments. In January 1997, the best level annuity for a man aged 65 with a £100,000 pension fund paid £11,166. Now, the equivalent is just £7,548.

This current gloomy climate means more people are considering investment-linked annuities. These offer the chance to see your retirement income increase, as they allow you to benefit from any future stock-market growth. They also involve taking a gamble. There are no guarantees that investment returns will recover, or

## PENSION ANNUITIES

| | WHO THE POLICY IS FOR | | | | |
|---|---|---|---|---|---|
| | Man aged 60 | Man aged 65 | Woman aged 60 | Woman aged 65 | Man aged 65 and woman aged 60 |
| **LEVEL ANNUITIES** | | | | | |
| **Best (£)** | 6,603 | 7,548 | 6,332 | 7,151 | 6,229 |
| **Worst (£)** | 6,028 | 6,762 | 5,405 | 6,173 | 5,484 |
| **Median (£)** | 6,370 | 7,256 | 6,047 | 6,711 | 5,920 |
| **Potential gain (%)** | 9.5 | 11.6 | 17.2 | 15.9 | 13.6 |
| **INFLATION-LINKED ANNUITIES** | | | | | |
| **Best (£)** | 4,853 | 5,860 | 4,380 | 5,161 | 4,516 |
| **Worst (£)** | 4,103 | 4,845 | 3,586 | 4,354 | 3,564 |
| **Median (£)** | 4,384 | 5,211 | 4,034 | 4,669 | 3,882 |
| **Potential gain (%)** | 18.3 | 21 | 22.1 | 18.5 | 26.7 |

Rates correct at 20 November 2002

NOTES

We've shown the **best, worst** and **median** annuity rates available for both **level annuities** and **inflation-linked annuities**.

The figures show the annual income you'd receive in return for a pension fund of £100,000.

We also show the **potential gain** if you choose the best rate (as a percentage of your annual income).

We've shown rates for single-life policies for a **man aged 60, man aged 65, woman aged 60**, and a **woman aged 65**, and a joint-life policy for a **man aged 65 and woman aged 60**. The policies all include a five-year guarantee period. The joint life policies will pay two thirds of the annuity income to the surviving partner after the death of the other.

## SHOPPING AROUND

The table, left, shows how annuity rates can differ vastly between providers. It's clear that you can make considerable gains by shopping around for the best annuity rate, rather than sticking with the quote from your pension provider.

We've shown annuity rates for a pension fund of £100,000. If you saved £120 a month for 25 years, you could end up with a pension fund of roughly this size.

The gap between the best and the worst rates is highest for inflation-linked joint-life annuities. Hunting down the best rate could mean nearly 27 per cent extra income every year for life for a couple aged 60 and 65.

A woman aged 65 could be nearly £1,000 a year better off if she shopped around and chose the highest rate for a level annuity.

For a man aged 65, the difference between the highest and the lowest level annuity rates is £786. Although this is the lowest percentage gain, it adds up to a significant £11,790 over 15 years.

that your income will rise. If you're not prepared to take these risks, you should stick with a conventional annuity. If you do decide to take the plunge, you'll definitely need specialist advice (see 'How to choose', p41).

**With-profits annuities** One of two main types of investment-linked annuity, these work like any with-profits investment. The returns on your investment are smoothed out over time. In good years, some of the returns are held back. This allows more to be paid out in bad years.

When you take out a with-profits annuity, you choose an anticipated bonus rate (ABR). The level of your income each year depends on how your ABR compares with the level of bonus the insurance company declares. If you choose an ABR of 3 per cent, say, and the company declares a 5 per cent bonus, your income rises. If the declared bonus is only 1 per cent, your income falls. Annuities with high ABRs pay the highest initial incomes. But the higher the starting income, the less chance there is that it will rise in future. For added security, some with-profits annuities offer a minimum guaranteed income, regardless of investment growth.

**Buying a conventional annuity means committing to the low-inflation, low-return world of today. Instead, you could take a gamble with investments**

**Unit-linked annuities** With unit-linked annuities, your money is invested in a unit-linked pension fund, which works along the same lines as a unit trust. Your income varies depending on the value of the stocks, shares and other assets that your units represent. You can switch between your provider's different funds if you want to change your investment strategy. But remember that switching funds can mean higher costs. Experienced investors might prefer a self-invested unit-linked annuity, which gives you more control.

Unit-linked annuities are more volatile than with-profits annuities because your investment returns aren't smoothed out over time. You should consider them only if you have a very adventurous attitude to risk, can cope with a fluctuating monthly income, and have other sources of income.

## BUYING LATER

The law says you have to buy an annuity by the time you reach the age of 75. Most people end up doing so before then because they need the income. But there are several reasons why you might want to put off your purchase. You may have a poor life expectancy and not want to waste your pension fund, or you might be hoping that annuity rates will rise in future.

It is possible, using income-drawdown or phased-retirement policies, to defer your annuity purchase. You can keep hold of your pension fund, while still gaining some income from it. You're exposed to investment returns, but you don't have to commit all of your fund at once.

**Income drawdown** These polices keep your pension fund invested, while also providing you with an income from it. The idea is that growth from the investments will keep your fund healthy, so you'll still have enough money left to buy an annuity when you reach 75.

**Phased retirement** A phased retirement policy lets you take longer than normal to complete your annuity purchase. You convert part of your fund each year into an annuity and some tax-free cash. The rest of the fund is invested, in the hope that it will increase in value.

**The drawbacks** Deferring your annuity purchase brings serious risks. Annuity rates have fallen heavily in the past few years, and there's no guarantee that they won't keep falling. This could mean even lower rates when you eventually buy an annuity. You'd also miss out on much of the income you could have gained in the meantime.

Another risk is that your fund's value could fall. This is partly because of the inevitable risk associated with all investments, and partly because, if you take an income from your fund, the remainder has to work much harder to keep up.

Because of what's at stake, income drawdown and phased retirement are suitable only if you have a pension fund of at least £250,000, and preferably some other income. As ever with investment-based policies, you'll need expert advice to guide your decision (see 'How to choose', p41).

## ALTERNATIVE ANNUITIES

If you like the idea of a fixed income for life, but don't have much of a pension fund, you can still benefit from an annuity. A purchased life annuity (PLA) can be bought with any cash sum. So you can buy one with your savings, for example, or even the tax-free lump sum from your pension.

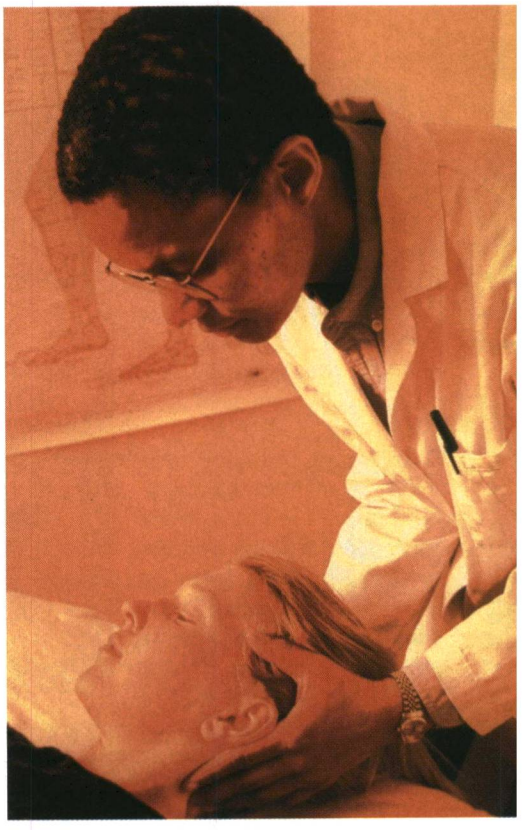
An added bonus is that part of the income from a PLA is non-taxable – even if you bought it with your tax-free lump sum. And you can buy a PLA that guarantees to pay the difference between the cost of the policy and the income you've received when you die. This means your dependants won't lose out on your savings.

## MAKING YOUR MIND UP

Your choice of annuity will affect the rest of your life. Whatever type you pick, and whenever you choose to buy it, you can make large gains by finding the best rate (see 'Shopping around', opposite). It can be difficult to know exactly what policy you need, or what's out there, so don't decide in a hurry, or without professional advice.

# HEALTHY CHOICES

**From acupuncturists and GPs to occupational therapists and psychotherapists, the phone book's full of health professionals. Follow our steps to help you pick a good one**



Most of us aren't used to making choices about who provides our health care. We simply go to the nearest GP, or wait to be referred to the local hospital. But, as more of us venture into the world of complementary therapy, or require more specialist treatments, it's likely that we'll end up consulting several different health professionals, each with their own specialism. And most of the time – even where treatment is within the NHS – there's an element of choice involved. So how should we exercise this choice and choose a practitioner who's right for us?

The steps below explain where to go for information, what to check for, and the questions to ask. This should help you choose a safe and reliable health professional, whatever their expertise.

## WHERE TO GO FOR INFORMATION

### 1 PICK UP THE PHONE

A good place to start your search for local health care practitioners is the NHS Direct phoneline (see 'Contacts', p58). Alternatively, try your local primary care trust (PCT) in England, local health authority in Wales, health board in Scotland, or health and social services board in Northern Ireland. They'll be listed under 'Health authorities and services' in the phone book. Post offices and libraries also hold lists of GPs.

For other practitioners, call the relevant professional body (see 'Contacts', p58) for details of members in your area. Many of their websites also let you search for this information.

### 2 VISIT YOUR GP

Your GP can refer you to a variety of health professionals who work in the NHS. Some GP practices provide specialist services at the surgery; others refer you elsewhere. The NHS can offer physiotherapy, chiropody, and even some complementary therapies and counselling. However, if – like most people using complementary therapies – you intend to pay for your treatment, you don't need a GP referral.

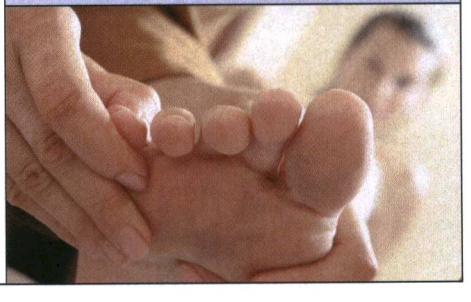
If you need a specialist consultant, your GP will usually refer you to a local NHS hospital where they have a contract. They can also refer you to private specialists. Private health insurers can also provide you with details of approved consultants. Whether the treatment's being provided on the NHS or not, most specialists accept only those patients with a referral, normally from a GP.

### 3 WORD OF MOUTH

Word of mouth recommendations can be a good source of information. Speak to family, friends and neighbours and ask their opinion of the local health services they've used.

### 4 THE INTERNET

Some websites let you search for health practitioners in your area. Sites like this can be a good starting point, but the results aren't always very focused. Our researcher used three sites to search for a local GP. She also phoned her local PCT and library to ask for the same information. None of the sources produced exactly the same list, but all gave details of at least five surgeries close by. The NHS site, www.nhs.uk/localnhsservices, was the most informative. It gave details of the closest 25 surgeries, including services provided, GPs' gender and qualifications, opening times and a map. Upmystreet.com displayed 100 results, listing the closest surgeries first, but gave no information about services or doctors.



## FINDING OUT ABOUT THE PRACTITIONER

### 1 STATUTORY REGULATORY BODIES

Many professions, including medicine, psychiatry, physiotherapy, chiropody, chiropractic, osteopathy and occupational therapy have statutory regulatory bodies. These maintain standards for the education, training, and conduct of registered practitioners in the UK. Practitioners in these fields have to register with the professional body in order to practise.

The words 'chartered', 'state', 'state registered' or 'registered' after a practitioner's name show they are properly qualified. Alternatively, you can check a practitioner's qualifications and registration with the relevant body.

The *Medical Register*, held in some libraries, includes doctors' registration details. *The Medical Directory* and the *Good Doctor Guide* can also help you find out more about a practitioner.

### 3 PRACTICAL CONSIDERATIONS

Consider the following questions to help narrow down your choice of practitioner – when choosing from a list of the GPs in your area, for example.

- **What services do they offer?** All NHS GPs and some other practitioners produce a practice leaflet that provides details of their services. So if you have children, for example, you might look for a GP surgery that offers regular baby clinics. You can usually visit the practice before you register to discuss their services and your requirements.

# WHAT TO ASK

## 1 TO HELP YOU DECIDE

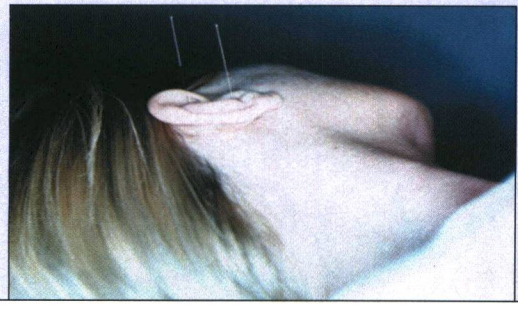
Try to talk to the practitioner before you make an appointment, to make sure you feel comfortable with them and that they can meet your needs. They'll probably expect questions and shouldn't object to answering them. If you're not happy with any of the responses, don't feel obliged to go ahead with any treatment.

Ask the practitioner about any experience they have of treating your condition. Some physiotherapists, for example, have particular expertise in rheumatic care but may not have any experience of patients with sports injuries.

It's fair to ask any health professional how long they have been practising, what specialist training they've undertaken and what professional bodies they belong to. You might want to ask consultants how long they've worked in a particular hospital.

Ask about methods of treatment and see whether they're appropriate to your condition. There are many different approaches to psychotherapy, for example, so it's worth discussing the therapist's approach. Professional bodies can usually provide information about different types of therapies and what's involved.

For some therapies or conditions, the practitioner may be able to give you an indication of how long your treatment might last, or how many sessions you're likely to need before you see any improvement. For treatments and therapies not covered by the NHS, find out the cost, and whether you have to pay cancellation fees.



PHOTOGRAPHY ALAMY, GETTYONE STONE

## 2 AT THE CONSULTATION

It's a good idea to prepare a list of questions you want to ask, or information you want to give about your condition. Take your list with you, and also ask whether you can contact the practitioner if you think of more questions later.

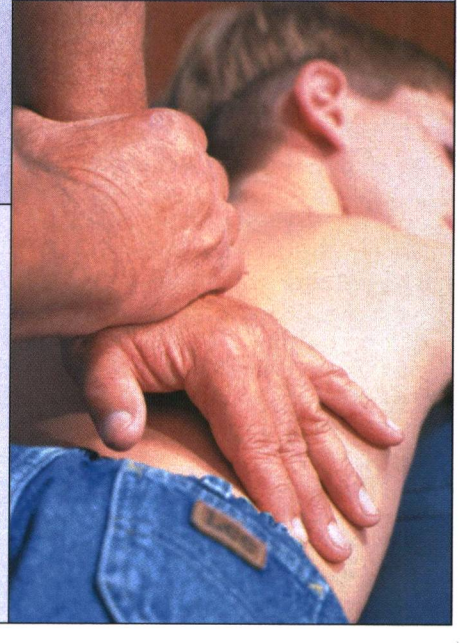
Health professionals may offer to contact your GP about your treatment. Even if they don't, it's a good idea to do this yourself. Always tell your GP or other practitioners if you're using alternative therapies, such as herbal medicine, as they may affect any conventional drugs or treatments you're prescribed.

## 3 OTHER PROFESSIONAL BODIES

The law doesn't regulate most complementary therapies. So anyone can legally advertise themselves as a reflexologist, say, even if they're unqualified and have no training or experience. The only complementary therapies with statutory regulation are osteopathy and chiropractic. Herbal medicine and acupuncture are likely to be next in line.

For professions not regulated by law, it's important to choose a practitioner who belongs to a reputable professional body. Some complementary and psychological therapies have several different professional bodies, and it can be difficult to know which ones are more respected. It's worth contacting the different bodies to find out how they operate. Ask what qualifications, training and experience they demand of their members, whether they have a code of practice and ethics, whether there's a disciplinary and complaints procedure, and whether they require members to have insurance cover to protect you if things go wrong. Insurance is particularly important if you're seeing a private practitioner.

See 'Contacts', p58, for examples of reputable non-statutory professional bodies.



- **Where are they located?** You might need a practitioner within walking or driving distance, or on a bus route. For GPs, you must live in the right catchment area in order to register. But, even if you live next door, you might still be turned away if the practice list is full. If this happens, contact your PCT or equivalent, which should find another GP for you.
- **Do you feel comfortable with the practitioner?** Think about their age, gender and background. You may prefer to see somebody of the same gender for anything requiring intimate examinations, for example.

## MAKING A COMPLAINT

**If things go wrong and you want to complain, the steps to follow depend on the type of practitioner, whether they belong to any professional bodies, and whether treatment was provided privately or through the NHS.**

### NHS patients

First make your complaint, in person or writing, to the practitioner or other staff at the practice, clinic or department where you're being seen.

If this doesn't help, inform the complaints manager at your local PCT or equivalent. You could also call NHS Direct (see 'Contacts', p58) for advice about how to complain.

If you're still unhappy, the next step is to ask for an independent review. If this is granted, a panel will consider your complaint, investigate, and prepare a report with suggestions for resolution.

If you exhaust the NHS complaints procedure and are still dissatisfied, you can take your case to the Health Service Ombudsman (see 'Contacts', p58). Time limits apply at all stages of this system.

### Private patients

Again, take your complaint to the practitioner in the first place. If this doesn't help, contact their professional body, which should have a complaints and disciplinary procedure. If you don't get a satisfactory response to your complaint, you may need to turn to the courts to settle your dispute.

### FURTHER INFORMATION

**www.upmystreet.co.uk** Lets you search for your nearest GP and other health professionals

**www.nhs.uk/localnhsservices** Details of local GPs, dentists, pharmacies and opticians

**www.specialistinfo.com**
**home.drfoster.co.uk/consultant**
Both sites let you look for a consultant

**www.wellbeing.com/services** Boots' website lets you search for complementary therapists

# SMOOTHLY DOES IT

## A handheld blender or mixer is a versatile – and smaller – alternative to a food processor

About a third of the £54 million worth of food preparation machines sold each year are handheld blenders. It's not hard to see why they're so popular, compared with their larger, food processor counterparts. To start with, handheld blenders are much cheaper. But the main appeal lies in their convenience. If you want to purée soup, for example, you can just blend in the saucepan, rather than struggle with tipping hot liquid into a liquidiser goblet. Cleaning is simpler, too, and they take up less space in your cupboard.

You can't expect a handheld blender to perform every task a food processor can, but there are now plenty of models available that do more than just blend. You can buy versions with whisks and chopping attachments. Mixing and measuring beakers, ice crushers and strainers are also sometimes part of the deal.

Our review looks at eight blenders, ranging in price from £11 to £50 – detailed findings start overleaf. Now that there are more blenders that come with whisk attachments, handheld mixers have become less popular. But if you're a regular cake baker, they may still be a good bet. So we've also reviewed four handheld mixers, all costing up to £20, starting opposite.

### PREPARING THE EVIDENCE

Enthusiasm for whipped cream, finely chopped herbs and perfectly beaten egg whites has waned among staff at our testing centre. They've blended, beaten, whisked, chopped and whipped their way through a small mountain of food to see how well the blenders and mixers perform these typical tasks.

**Blending tests** We gave each of the blenders two jobs: making mayonnaise and puréeing babyfood. These tests show how well blenders can incorporate all the ingredients together into a smooth consistency. And we made the babyfood test extra challenging by including pieces of meat as well as vegetables.

Our testers' verdicts were based on smoothness and evenness of the finished products and how long the blenders took to do the task.

*Alison Eastwood gets to grip with the latest handheld blenders and mixers*

**Chopping tests** There were three types of chopping test: hazelnuts (which are very hard), parsley (which has a fine texture), and onion. Some models had special chopping attachments. But unless the instruction manual said the blender wasn't suitable for chopping, we tried using the blender shaft on the nuts and parsley. We only subjected blenders to the onion-chopping test if they had an accessory suitable for doing this. We assessed smoothness, evenness of the results, plus how long chopping took.

**Mixing tests** We put the hand mixers and the blenders that had whisk attachments through these tests. We whisked egg whites, whipped cream, and beat cake mixture.

We assessed the results in several ways. First, we measured how long it took to complete the task, and also how much the eggs, cream or cake mixture had increased in volume. We also assessed how even the whisked egg whites and whipped cream looked, and how well they kept their form, by measuring how much (if any) liquid later separated from the beaten material. For the cake mixture, we also assessed the appearance of the baked cake.

**Kneading dough** Some mixers include dough hooks for kneading dough. We tested these by checking the quality of the baked bread they produced, as well as how long they took to knead the dough.

### EASE OF USE

You'll probably not use your blender very much if it's uncomfortable or difficult to handle. Happily, most of the machines were generally comfortable to operate, but we found a couple of blenders with poorly designed switches. This is important because, for safety reasons, you have to hold the switch down while it is operating. But the Breville Antony Worrall Thompson HB2 blender has a very narrow switch. And the Russell Hobbs 1135 blender's switch is in an awkward position and rather small.

Hand mixers don't work in the same way – they can be switched on and left running – but changing the speed should be easy, too.

You need to remove the blender shaft or beaters from the motorised section to clean them or change accessories, so we checked how easy it was to dismantle and assemble them. Our ease-of-use ratings assess all these factors, plus noise, ease of storage and whether you can put the appliance down in between tasks without it rolling away.

### BEST BUYS

The proof is in the pudding, so we chose our Best Buys mainly on the quality of the food that they beat, whipped, mixed or chopped. But we also took into account how easy each machine was to use and to clean, and also how durable it was – three blenders failed our durability tests, so we ruled them out.

Our three Best Buy blenders have fewer accessories than others on test, but they still managed a good range of tasks. The **Bosch Easy Mixx MSM 5110/01** is lightweight, well designed and very good at its tasks. It costs **£22** in John Lewis and **£25** in Miller Bros. The market leader, **Braun**, has clearly got things right with its **Multiquick MR400** and **MR5000 CA** models. Both achieved excellent results and were comfortable to use. The MR400 is extremely good value at **£11** in Comet and Currys, or **£12.50** in Argos and John Lewis. A version with a chopper (the MR400 HC) costs £20 in Argos and Currys. The **MR5000 CA**, which has a chopper accessory and beaker, costs **£30** in Currys, **£31** in Powerhouse and **£35** in John Lewis or Boots.

There was little to choose between the four hand mixers we tested, so we recommend going for the cheapest models. The **Kenwood HM220** is **£13** from Currys or **£14** from Tesco. The **Philips HR1453** costs **£13** in Powerhouse and **£15** in Miller Bros and also includes dough hooks, which were good at kneading dough.

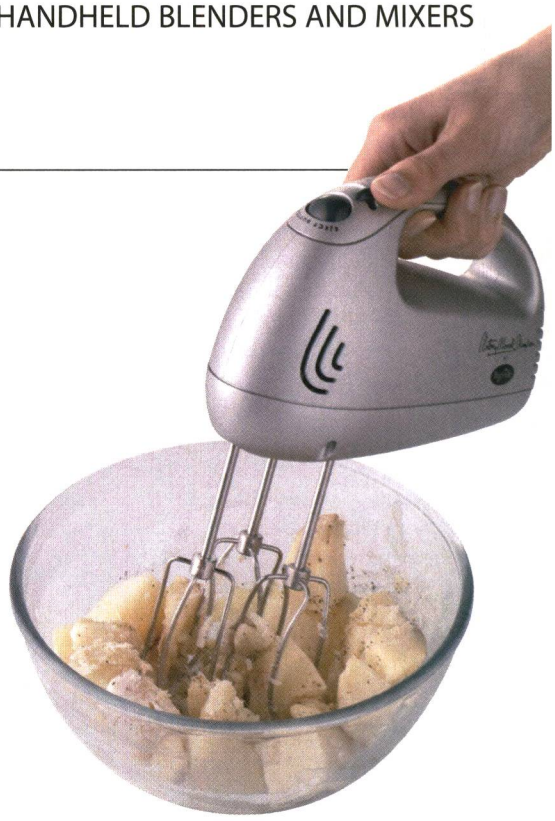
PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

# MIXERS

## BOSCH Turbofix MFQ1901GB/01 £20

This mixer did an excellent job whisking egg whites – we gave it top marks for this task. Its whipping, beating and kneading were also good, though its kneaded bread dough rose less than that made with other machines on test. The Bosch is easy to use, though it's a bit on the heavy side.

**Speeds** three
**Beaters** two (wire)
**Accessories** dough hooks
**Weight** 1,100g
**Performance** ☆
**Ease of use** ☆
**TOTAL TEST SCORE 75%**



## BREVILLE
### Antony Worrall Thompson HM1 £19

This mixer, distinguished by its metallic-look finish, proved very good at whisking egg whites, gaining the top rating for this. Results for whipping cream were similarly impressive. The cake mixing and dough kneading results were good, too, but the mixer fell just short of our top rating for overall performance. It's mostly easy to use but we found it slightly awkward to clean, because of the body's rough surface. It's also not as quiet as some others, and a little less easy to dismantle.

**Speeds** five
**Beaters** three (wire)
**Accessories** dough hooks
**Weight** 1,120g
**Performance** ☆
**Ease of use** ○
**TOTAL TEST SCORE 77%**

KEY
★ ☆ ○ ◒ ●
best — worst

## BEST BUY KENWOOD HM220 £13

This Kenwood is a bit different from others on test because it has stainless steel rather than wire beaters. There are several noteworthy convenience features, too. It's easy to store, having a fixing clip on its base, which holds the beaters. It's also one of the easiest mixers to dismantle, and it's lighter than other models, so it's more comfortable to hold. In our tests, its best result was for whipping cream. It didn't do quite as well beating cake mixture – it took longer than the other mixers and produced a less airy mixture. But the Kenwood is the cheapest mixer tested and, though it didn't quite gain the top score for ease of use, it's pretty easy to use. It's also available in a stainless steel finish (model HM226).

**Speeds** three
**Beaters** two (stainless steel)
**Accessories** none
**Weight** 910g
**Performance** ☆
**Ease of use** ☆
**TOTAL TEST SCORE 76%**

## BEST BUY PHILIPS HR1453 £13

This model gave a good all-round performance in all the tasks we tried. It's particularly good for kneading dough but we also achieved good results when whisking egg whites, beating cake mixture and whipping cream. And it's reasonably comfortable to operate and clean, too. So if you're after a straightforward mixer that excels at kneading bread dough, this mixer is a good choice.

**Speeds** three plus 'turbo'
**Beaters** two (wire)
**Accessories** dough hooks
**Weight** 1,020g
**Performance** ☆
**Ease of use** ☆
**TOTAL TEST SCORE 77%**

# BLENDERS

As with the mixers, we put the blenders through tests simulating real-life use (whipping, whisking and so on) and assessed the results. These form the performance rating, which accounts for 60 per cent of the total test score.

The ease-of-use rating – which takes into account how easy it was to attach accessories, dismantle, clean and store each blender – accounts for 15 per cent of the total test score. The remainder of the score is made up of durability (20 per cent) and the quality of the instructions. However, those models which failed our durability tests had their total test score downgraded.

## BEST BUY BRAUN Multiquick MR400 £11

The MR400 is a great blender – it produced perfect mayonnaise quicker than any other model tested. We achieved similarly impressive results puréeing babyfood. We tried chopping nuts and parsley with the mixing shaft and got good results, though there was some unevenness in the finish of the hazelnuts we chopped. But it worked quickly, even though we had to pause to clear the shafts. There are plenty of good convenience points, too. It's light and comfortable to use and is very easy to clean. A similar model, the MR 400HC (£20), has a chopping accessory.

**Speeds** one
**Accessories** measuring beaker, wall mounting
**Weight** 540g
**Performance** ★
**Ease of use** ☆
**TOTAL TEST SCORE 82%**

## BEST BUY BOSCH Easy Mixx MSM 5110/01 £22

This blender has just one speed but it gives excellent results, just falling short of the top rating for performance. Its chopper attachment worked particularly well on the hazelnuts. And the blending function is excellent – the only reason it didn't get full marks for making mayonnaise and blending babyfood was because it was relatively slow. But this blender's convenience really impressed us. It's very easy to put together and dismantle the components. And it's comfortable to use – it has a well-designed switch and is comparatively light.

**Speeds** one
**Accessories** chopper
**Weight** 580g
**Performance** ☆
**Ease of use** ★
**TOTAL TEST SCORE 80%**

## BRAUN Multiquick Professional MR5550 HC + BC £50; MCA £37

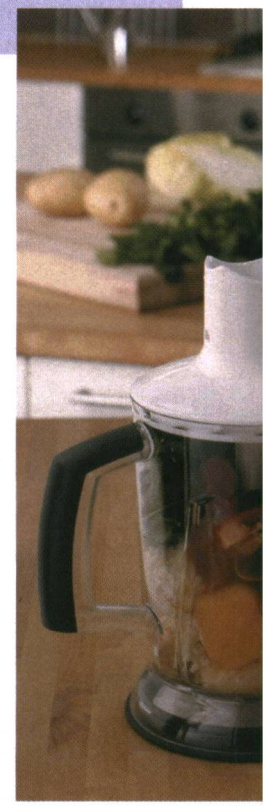
Braun produces a range of handheld blenders, which differ mainly in the accessories they have, and whether they have a plastic or metal mixing shaft (the HC + BC, pictured right, has a plastic shaft; the MCA has a metal one).

Both the MR5550 models we tested can be wall mounted. We found no differences in the performance tests between the plastic and metal shafts – both of them produced top results for blending. We used the HC + BC's large chopper on two of the chopping tasks and this did the job a bit quicker than the MCA's medium-sized one. The whisks gave slightly better results for cream than for egg whites.

We found both models easy to use and to dismantle – important if you're changing the accessories regularly.

New versions of these products are being launched this month, with higher-wattage motors and 12 speed settings. The BC + HC model is being replaced by a model with a metal shaft.

**Speeds** five plus 'turbo boost'
**Accessories** small and large choppers (HC + BC), medium chopper (MCA), whisk, ice crusher (HC + BC), wall mounting
**Weight** 780g (HC+ BC); 790g (MCA)
**Performance** ☆
**Ease of use** ☆
**TOTAL TEST SCORE 76%** (both models)

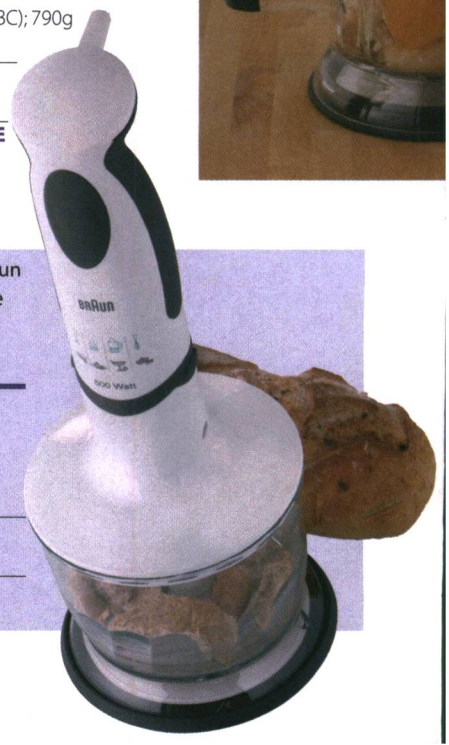


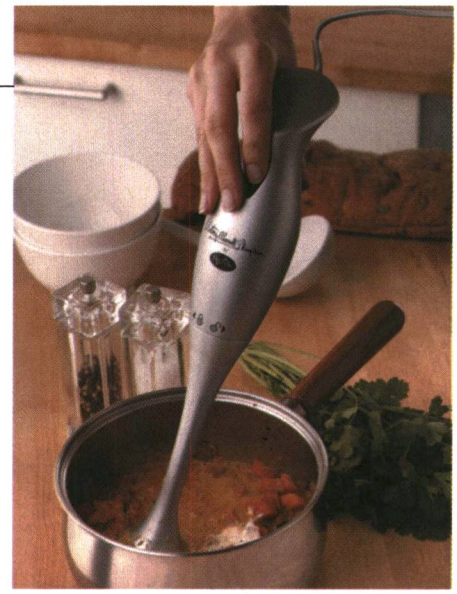
## BEST BUY BRAUN Multiquick Professional MR5000 CA £30

This blender got top ratings for the mayonnaise and babyfood tests. We didn't test the chopping accessory (pictured, right), because the model on sale when we tested didn't come with one. Nevertheless, we did try chopping the hazelnuts and parsley using the mixing shaft and the results were excellent.

We also rated it highly for ease of use – it's particularly easy to dismantle and store. And it's reasonably light. Since testing, Braun has told us that this model is to be upgraded and will have a more powerful motor.

**Speeds** one
**Accessories** chopper, measuring beaker with lid, wall mounting
**Weight** 710g
**Performance** ★
**Ease of use** ☆
**TOTAL TEST SCORE 83%**

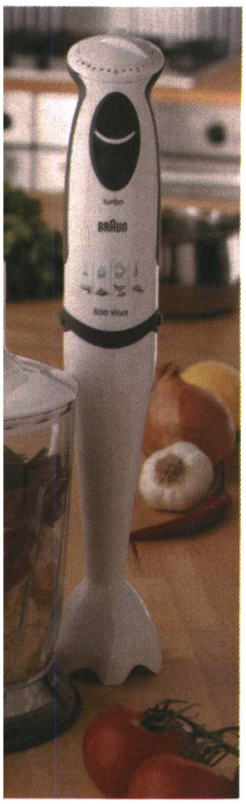




## BREVILLE Antony Worrall Thompson HB2 £30

This blender gave quite good results in our performance tests. But we can't recommend it. It's extremely noisy and it's uncomfortable to operate because of its very narrow power switch. We also found it vibrated in use. Most importantly, though, it failed our durability tests, which involved running each blender for one minute, then resting for a minute, then starting again, for a total of five times. This model failed almost immediately – most other machines were still working after 450 cycles. Breville told us that this blender isn't supposed to be used for more than ten seconds at a time, followed by a 15-second pause, as stated in its instructions. But we think it's unrealistic to use a blender in this way – and other blenders coped.

**Speeds** one
**Accessories** chopper, beaker, wall mounting
**Weight** 730g
**Performance** ☆
**Ease of use** ○
**TOTAL TEST SCORE 30%**



## PHILIPS HR1357 blender £33

This blender did particularly well on the babyfood test. We also had good results with the whisk for whipping cream and whisking eggs, and the chopper for all the chopping tasks. Our first attempt at using the mixing rod for mayonnaise was unsuccessful, but trying it on a lower speed gave good results. We had some criticisms regarding ease of use, though. This blender is quite heavy and tricky to grip, because it has a relatively thick shaft. Our testers weren't wholly satisfied with ease of switching it on and off, either, which is why it got only an average score for ease of use.

**Speeds** four
**Accessories** chopper, whisk, beaker with lid and filter, wall mounting
**Weight** 910g
**Performance** ☆
**Ease of use** ○
**TOTAL TEST SCORE 73%**

## RUSSELL HOBBS

### 1135 Classic White Stick Blender £25

One of this blender's extra features was an 'emulsifying blade', which we tried out for our mayonnaise test. Although it took quite a lot longer than other blenders to do this task, the finished product was excellent. We also tried the emulsifier to whip cream – as recommended – but this gave poor results. However, the blender did tackle the babyfood and chopping tasks well. But it's slightly less easy to use than other blenders we tested. The main sticking point is that its on/off switch is very small and in an awkward position. The bottom of the chopper attachment broke when we were cleaning it, too.

**Speeds** one
**Accessories** grinder (with emulsifying blade), measuring beaker, wall mounting
**Weight** 650g
**Performance** ☆
**Ease of use** ○
**TOTAL TEST SCORE 66%**

KEY
★ ☆ ○ ◒ ●
best — worst

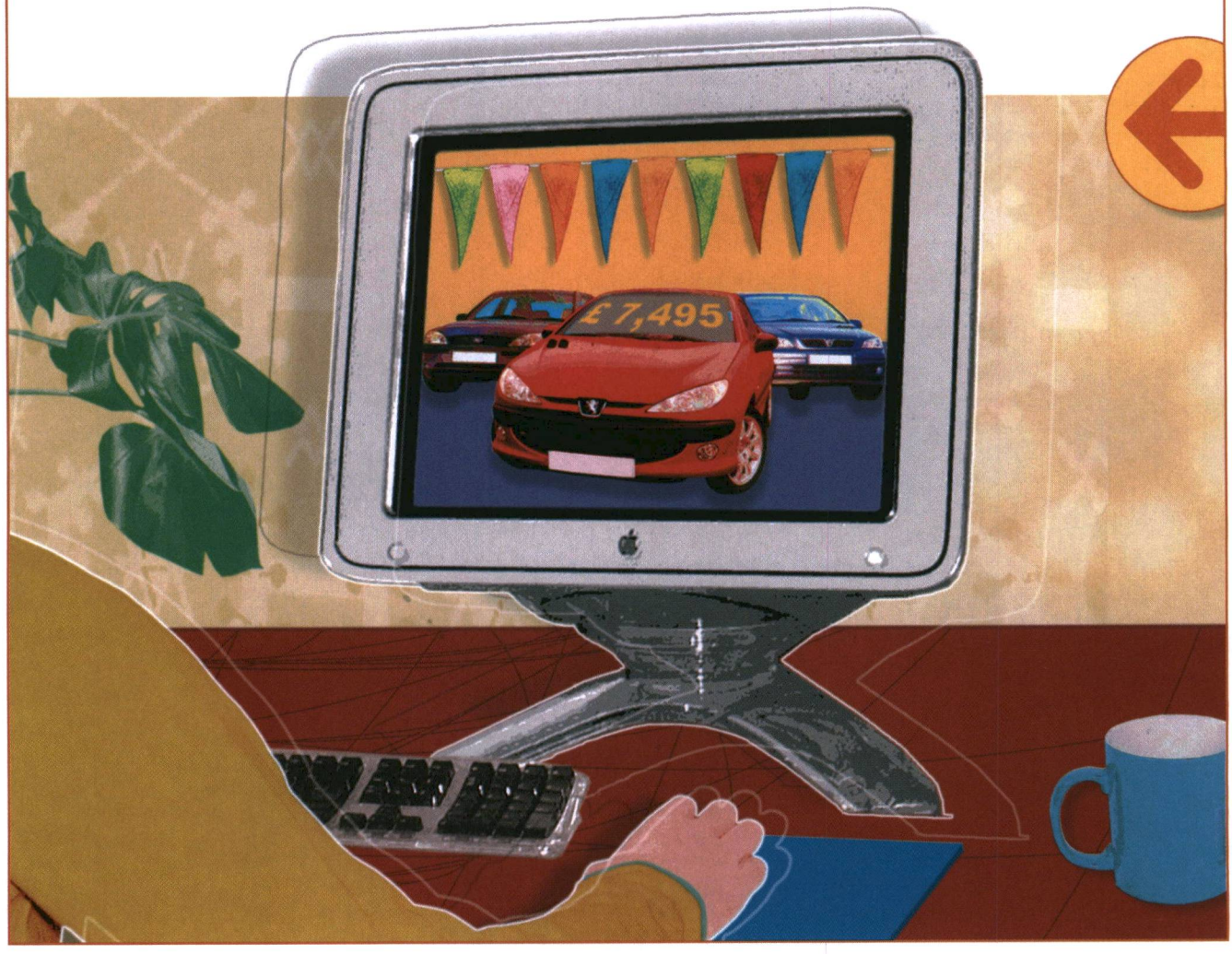
## KENWOOD

### Wizzard Pro HB650 £35; HB660 £35

These two blenders are similar, except the HB650 has a plastic mixing shaft and the HB660 a metal one. They both gave good results in our tests, but we gave the HB650 a slightly better ease-of-use rating, though – it's lighter than the HB660, and we found it more comfortable to use and a bit quieter. But both models failed our durability tests. Since our tests, Kenwood has told us it has strengthened the blade sections of these blenders.

**Speeds** two
**Accessories** whisk, chopper, measuring beaker, storage system
**Weight** 710g (HB650); 800g (HB660)
**Performance** ☆
**Ease of use** ☆ (HB650); ○ (HB660)
**TOTAL TEST SCORE 40%** (HB650); **50%** (HB660)

# Driving a bargain




## 58 per cent of us think that buying a new car online will save us money – so how come only 1 per cent of us are brave enough to go through with it?

You can make savings of more than £3,000 by buying a new car online. Yet a new *Which?* survey shows that people still aren't taking advantage of the internet to save money. We interviewed 149 people in October and discovered that most know there are savings to be made – and they're knowingly spending more than they need to.

Franchised dealers, affiliated to a brand you know, might seem more reassuring than an obscure online retailer. But the newer types of retailer are a less risky proposition than many people think, especially if you use them to buy a UK-sourced car. If the car isn't being imported, you can avoid most of the possible pitfalls of buying online – magically extending wait times, surprise charges, and hidden delivery costs. And you could still save plenty of money, though perhaps not quite as much as you would by buying from elsewhere in Europe.

Over the next couple of pages, we look at the pros and cons of real and 'virtual' retailers, how much you can save by buying a UK-sourced car online, and the dramatic changes in car pricing we can expect over the next few years. And, on p52, we let you in on a few secrets of how to talk the price down.

### FORECOURT VERSUS ONLINE

Franchised dealers sell more than 90 per cent of new cars. That's partly because some people think they won't have access to the same level of service if they move away from the officially sanctioned retailers.

In fact, you can take a car bought online to a franchised dealer for warranty work, just as you'd do with

WHICH? extra

For more information on how to buy an imported car, have a look at our factsheet. You can download it from **www.which.co.uk/whichextra**, under the 'Extras' menu. Alternatively, call **0845 307 4000**, quoting reference CARIMP.

ILLUSTRATION MATTHEW HERRING

**Pros and cons of buying a car online**

**The future of car pricing**

**Tips on pushing down the price**

one bought on the forecourt. You may find some dealers offer extensions to the standard warranty but, in any case, you're guaranteed at least two years' warranty if you buy from anywhere in Europe, even online.

The truth is that both franchised dealers and internet retailers have their pros and cons. Franchised dealers can offer advice and a test drive, but they charge more for most models. Online, prices are usually cheaper and easier to compare, but there's a narrower choice of models. The trick is to use both the dealer and the internet to wangle the best price on a new car.

Try having a look on the manufacturer's website to see what prices are on there: some car manufacturers are now undercutting their own on-the-road prices. For example, www.vauxhall.co.uk gives two prices for a Corsa GLS 1.0 three-door hatchback. One is the traditional on-the-road price (£8,345). The other is an internet price, which is almost £700 cheaper. So, if you're going to a dealer after looking at the website, you can be fairly confident of getting a £700 reduction. You might be able to use examples of other internet prices to push the dealer's price even lower.

## HOW MUCH MONEY CAN YOU SAVE?

To get a clearer idea of how the new breed of retailers compares with the old guard, we looked up prices for six models at franchised dealers and at UK online retailers. We selected the cars to get an idea of when you might be better off buying online, and when it's probably best to stick with a traditional dealer.

We sent fieldworkers out to different parts of the country to negotiate with the dealers. At the same time, we looked at three online retailers: Autobytel, Direct Line's Jamjar, and Tins. In each case, we had no car to trade in and turned down any finance offers.

The first car we looked for was the BMW 7-series 735i – new to the market and likely to be in limited supply. Indeed, not all the online retailers even stocked it, and none of those that did offered a breathtaking deal. But at the dealers there were bigger savings to be made – one dealer undercut the others by more than £2,000.

**BMW 7-Series 735i**
4-door, petrol

| | |
|---|---|
| On-the-road price | £52,750 |
| Best forecourt price | £50,113 |
| Best UK online price | £52,036 |
| **Best saving – forecourt** | **£2,637** |

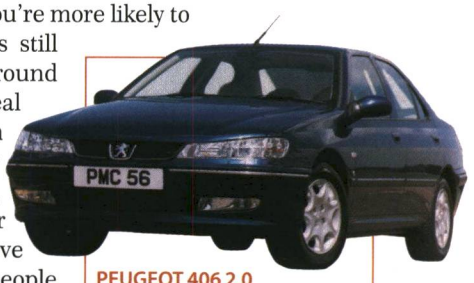
**CITROËN XSARA PICASSO**
**SX 1.6i** 5-door, petrol

| | |
|---|---|
| On-the-road price | £13,495 |
| Best forecourt price | £11,580 |
| Best UK online price | £10,446 |
| **Best saving – online** | **£3,049** |

By contrast, the Citroën Xsara Picasso showed virtually no difference between the dealers, which were all offering about £2,000 off the on-the-road price. The Picasso is a popular MPV in plentiful supply and, here, the internet retailers did better. We found the car another £1,134 cheaper online – a saving of more than £3,000 on the on-the-road price. However, internet prices did vary by more than £2,000, so some online retailers were charging much more than the dealers.

The other cars we looked at – the Ford Focus, Peugeot 406, Toyota Yaris and Volkswagen Beetle – yielded less spectacular findings. In most cases, it was cheaper to buy online than to buy from a dealer. The exception was the Peugeot 406, a popular family car, for which the best dealer price was exactly the same as the best online price.

As a general rule, if a car has been out a while or there are a lot of them around, you're more likely to get a good deal online. But it's still important to have a good look around both virtual forecourts and real ones before making a decision about where to buy – prices differ massively between retailers, especially online. Do your research, be persistent and, above all, don't be deterred by salespeople claiming that you won't find a better deal elsewhere.




**PEUGEOT 406 2.0**
**LX HDi 90** 4-door, diesel

| | |
|---|---|
| On-the-road price | £14,395 |
| Best forecourt price | £13,434 |
| Best UK online price | £13,434 |
| **Best saving – even** | **£961** |

## IMPORTING A CAR

If you're feeling adventurous, you might save even more money by buying an imported car. For example, we found the BMW for £1,031 less than the best UK price, which was a total of £3,668 off the on-the-road price.

Importing via an online retailer shouldn't be too much hard work. They'll do the paperwork for you and deliver the car to your door. But if you import the car yourself, it will be a lot more involved. Expect lots of forms and double-checking. And beware that importing a car, through a website or by yourself, is riskier than buying a UK-sourced car from the internet. See 'High import charges', p7, for an example of additional costs. We've drawn up a factsheet with more information on importing a car – see opposite for details.

Wherever you buy from, check the fine print when comparing prices – both dealers and online retailers vary in what they offer. Online prices usually include VAT, first registration, 12-months' road-fund licence, delivery, and other on-the-road charges. ▷

**FORD FOCUS CL 1.4i**
3-door, petrol

| | |
|---|---|
| On-the-road price | £10,495 |
| Best forecourt price | £9,880 |
| Best UK online price | £9,617 |
| **Best saving – online** | **£878** |

## CARS, VOITURES, AUTOMOBILI

The rise of online retailers offering cheaper prices is only the start of a seismic change to the car retail industry. We're finally on the road to cheaper prices. From October, new legislation will replace the current Block Exemption, the rules which govern car distribution in the European Union. For years, these rules have given manufacturers special freedom from competition laws by allowing them a tight grip on where their cars are sold.

Through our Rip-off Britain campaign, *Which?* and Consumers' Association have long rallied for this to change. We've achieved a lot in the last couple of years. Prices have already started to drop, by as much as 13 per cent according to some surveys, but Britons still pay more for new cars than other Europeans.

Thankfully, the new legislation should lead to more competition and lower car prices. Key changes include franchised dealers selling both their own and other makes of cars. This will lead to more inter-dealer competition, which should drive prices down. For example, both Ford and Vauxhall dealers could sell the Vauxhall Corsa under the new rules, so they'll both be competing for the same customers.

After-sales servicing is also set to change. Dealers can choose to carry out repairs themselves or subcontract them to members of an authorised network. Independent repairers will be guaranteed access to technical information, tools, equipment and training. This should increase competition for servicing work, too, and lower prices. Our previous research has shown that dealers are considerably more expensive for servicing, so this is a welcome change.

The changes also mean that internet sales are expected to increase and, down the road, supermarkets could get in on the act of selling cars. We're delighted with the overall package, especially the reforms to servicing and increased dealer freedom. The only disappointment is how long we have to wait for all the changes to take effect.

**VOLKSWAGEN BEETLE 1.6**
3-door, petrol

| | |
|---|---|
| On-the-road price | £11,995 |
| Best forecourt price | £11,595 |
| Best UK online price | £11,541 |
| **Best saving – online** | **£454** |

Most of the provisions will be in place by 1 October. However, the biggest change – allowing dealers to set up in places such as supermarkets to challenge traditional franchises – won't happen for a further two years. Don't expect too much to change until then.

In the meantime, don't let dealers wring as much as they can from current regulations. Even if, like most people in our survey, you think online retailers seem intimidating, use them to argue forecourt prices down.

### FURTHER INFORMATION

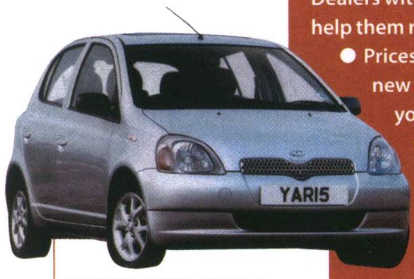
**www.autobytel.co.uk, www.tins.co.uk, www.jamjar.com** The online retailers we surveyed

**www.autohit.co.uk, www.autotrader.co.uk** Price comparison sites, which will direct you to the best online price for a model

**www.which.co.uk/whichextra/content/cars** The online version of *Which? Car 2002* has information on how to buy a used or second-hand car – as well as which to choose

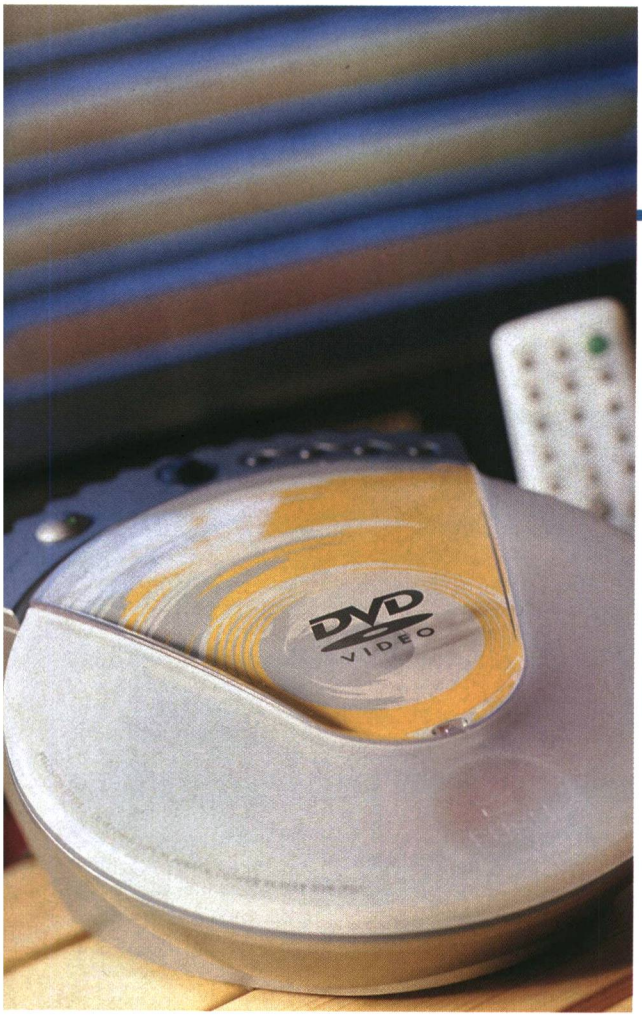
## THE SECRETS OF GETTING A GOOD DEAL

- The end of the month is often a good time to buy. This is because it coincides with the end of the sales month. Dealers with targets to meet will be keener to cut a deal, to help them reach their targets and get a bonus.
- Prices fluctuate depending on the time of year, when new models arrive, and dealer promotions. So if you're thinking of buying a car, keep a lookout in motoring magazines and on websites.
- If you're going to a dealer, check online prices first. Find the lowest and use it to talk the salesperson down.
- If you're buying online, have a trip to a dealer first. Use them to take the car for a test drive and answer your questions about it.
- Always have an idea of what a reasonable price would be. *What Car?* lists target prices; use these to find out the price to expect.
- With most of the big makes – such as Ford, Toyota, Vauxhall and Volkswagen – you can play dealers off against each other. For example, you could use two Ford dealers in adjacent towns to drive the price down.
- If a dealer is reluctant to discount the list price, you might have better luck haggling about the price of your trade-in. Do your research, tell the dealer how much you'd expect to receive by selling privately, and try to edge them up.
- Compare the interest rates of any finance deals offered. By haggling over the interest rate, you might make big savings even if the dealer won't budge on the price.
- If a car has obviously been used for test drives, you're more likely to cut a good deal. You could try asking dealers if they have any demonstration cars they're ready to sell.
- Don't be too keen. If the dealer senses this, there's less chance that he'll budge on the price.
- Take someone to the dealership with you who doesn't have a stake in your new purchase. They might spot things which you gloss over in your excitement.




**TOYOTA YARIS GLS 1.0**
5-door, petrol

| | |
|---|---|
| On-the-road price | £9,695 |
| Best forecourt price | £9,150 |
| Best UK online price | £9,060 |
| **Best saving – online** | **£635** |




The Sony Picot portable DVD/CD player is almost as good as a full-sized player

# COMPACT DVD DOES THE JOB

Sony is targeting the bedroom film buff with its clamshell-like Picot DVP-PQ1 DVD and CD player. It costs £120 and is one of the smallest DVD players we've tested, making it a nifty second player to use around the house or to take with you when visiting friends.

We put it head-to-head with a high-quality full-sized DVD player and asked three of our lab experts to rate how well the Picot plays DVDs and CDs. They were impressed, saying the picture and sound quality come close to matching the full-sized player.

You connect it to your TV using phono leads or a Scart adaptor, both of which are supplied. Neither provides the highest quality signal associated with a normal Scart connection, but picture quality is good all the same. It doesn't have a front panel display, which means you have to rely on using the on-screen menu for many tasks. But most people don't need these more advanced features on a second DVD player.

The Picot comes with an easy-to-use remote control and will play most types of recordable DVD and CD, except DVD-RW, SACD and DVD-Audio discs.

Our one minor gripe is that the clamshell lid of the main unit doesn't open far enough when swapping discs. But, overall, this is a fun budget player that will happily fill the gap next to your bedroom telly.

# Broadband on a budget

Broadband – the always-on internet connection – is getting cheaper. We've found ten service providers with some of the cheapest monthly subscription costs around. We've compared their prices with BT and two large cable companies, NTL and Telewest Broadband. Our table shows that the bigger companies are still far from being the cheapest providers.

All of the ADSL services provide a maximum download speed of 512Kbps – around ten times faster than dial-up internet access. FreeDial.biz Budget DSL is by far the cheapest at £12.99 per month. However, the company told us that it might have to operate a pre-registration scheme to limit numbers and maintain service quality. Other services cost from £19.

On top of this, all providers charge an 'activation' fee, ranging from £50 to £80. You'll also need an ADSL modem and micro filters to attach to each phone socket. Most providers sell starter packs containing these for between £80 and £130. If not, you'll have to buy them elsewhere.

With many providers, you're committed to 12 monthly payments, although Freedom2Surf, FreeDial.biz and Sniff Out tie you in for only one month, and Pipex has no minimum contract term. Force 9 offers both annual and monthly contracts, but charges more for activation and equipment if you take the latter option. It also has two levels of service, one costing £20.99, the other £22.99. The extra £2 gives you unlimited e-mail addresses, more web space and other services. These features often vary from one provider to another – for example, BT Broadband is a no-frills service, giving you access to the internet without any additional services.

If you don't live near an ADSL exchange, subscribing to cable may be an alternative. If neither ADSL nor cable is available, satellite broadband could be your only option – we'll be reporting on this in 'All change' in the coming months.

## BROADBAND SERVICE PROVIDERS

| | ACCOUNT DETAILS | | | |
|---|---|---|---|---|
| | Monthly cost (£) | Activation cost (£) | Equipment cost (ADSL modem + micro filter + p&p) (£) | Minimum contract |
| **fairADSL** Home Surf (Self Install) | 18.99 | 58 | 76.99 | 3 months[1] |
| **Force 9** ADSL Home surf (Self Install) | 20.99 | 58.75[2] | 110.99 | 12 months[3] |
| **Force 9** ADSL Home Self Install | 22.99 | 58.75[2] | 110.99 | 12 months[3] |
| **FreeDial.biz** Budget DSL | 12.99 | 80 | 91.95 | 1 month |
| **Freedom2Surf** ADSL Pure IP Home user | 22.50 | 70.49 | 99.89[4] | 1 month |
| **Free UK** FreeUK Broadband | 22.99 | 58.75 | 99 | 6 months |
| **Nildram** Home500 Lite | 22.99 | 58.75 | see[5] | 12 months |
| **Pipex** Xtreme Solo | 23.44 | 58.75 | 129.19[4] | none |
| **Sniff Out** DreamTime | 23.49 | 58.75 | see[6] | 1 month |
| **V21 ADSL Broadband** ADSL Contract 500 | 20 | 70.50 | 93.99 | 12 months[7] |
| **NTL** 600K Broadband | 24.99 | 75[8] | see[9] | 12 months |
| **BT** BT Broadband | 28[10] | 60 | 80[4] | 12 months |
| **Telewest Broadband** Blueyonder | 29.99[11] | 50 | see[9] | 12 months |

All prices include VAT

1 £50 cancellation fee if within three months 2 Activation cost applies only if Force 9 equipment is not purchased. Otherwise, it's included in equipment cost 3 One month contract – activation £70.50, equipment £122.99 4 Includes two micro filters 5 Micro filter costs £17.63, USB modem available to rent only for £8.23 per month, plus £29.48 activation 6 Must be bought separately 7 One month contract costs £24.99 8 Activation £50 for existing customers, £75 for new customers. Engineer- or self-installation 9 Modem rental included in monthly subscription 10 £27 if customer pays by direct debit or monthly payment plan 11 £25 per month if you subscribe to another service. Engineer installation

PHOTOGRAPHY JONNY THOMPSON, GETTY IMAGES ILLUSTRATION MATT HERRING

# best buymonitor

Each month, we keep you up to date with the cheapest prices for Best Buys from our last tests which are still available. Copies of the last articles can be found at www.which.co.uk/whichextra

## BEST BUY MONITOR

| | Best Buy | Price (£) | Where to buy on the high street | Web price (£) | Where to buy online | Notes |
|---|---|---|---|---|---|---|
| **DVD PLAYERS Last report Aug 02 Next report Dec 03** | | | | | | |
| | Reoc A3 | 90 | Safeway | see[1] | | Not quite perfect. Originally a Best Buy because of its price, before the Toshiba tumbled in price. Exclusive to Safeway |
| | Toshiba SD-220E | 100 | Richer Sounds | 110 | www.empiredirect.co.uk | £80 cheaper since our tests and great value for money |
| **HEADPHONES Last report Jun 02** | | | | | | |
| **Cordless and surround-sound** | Sennheiser RS 65 | 120 | | 88 | www.unbeatable.co.uk | Cheap, though typically unconvincing, surround sound |
| **Hi-fi** | Grado SR60 | 90 | | 73 | www.hifibitz.co.uk | A bit lighter than the Sony model but with more noise leakage |
| | Sony MDRCD480 | 40 | | 39 | www.valuedirect.co.uk/which | Best choice for sound, comfort and noise leakage |
| **In-ear** | Panasonic RP-HV377 | 18 | | see[1] | | Good choice for speech recordings, but not very durable |
| | Sony MDRED238ML | 22 | | 15 | www.unbeatable.co.uk | Unusual design gives good sound quality but lacks comfort |
| **On-ear with headband** | Panasonic RP-HT51 | 9 | | see[1] | | Good sound quality, but no better than in-ear models |
| **On-ear without headband** | Philips SBCHS510 | 17 | | see[1] | | Better sound quality than the other non-hi-fi models. Aesthetic changes. Model number changed from SBCHS501 |
| **Discontinued or significantly altered Best Buys** AKG Acoustics K305 AFC II, Aiwa HP-EC1 | | | | | | |
| **HOME CINEMA Last report Nov 02** | | | | | | |
| **Complete system** | Denon ADV-1000 plus SC-50HTB | 700 | | 690 | www.valuedirect.co.uk/which | Good viewing and listening quality, and wide range of features. One of relatively few packages that's OK for playing music CDs |
| **Integrated amplifiers/decoder** | Yamaha RX-V630RDS | 450 | Currys | 360 | www.valuedirect.co.uk/which | High-street price risen substantially since tests, so buy online |
| **Speakers** | Infinity Alpha 5 HCS | 500 | | 499 | www.hifibitz.co.uk | Pretty good surround sound and acceptable hi-fi quality |
| | KEF Coda series & PSW 2000 Subwoofer | 1030 | | 790 | www.hifibitz.co.uk | The high price is reflected in excellent surround-sound quality, but hi-fi quality is worse than the less expensive Infinity speakers |
| **PERSONAL STEREOS Last report Nov 02** | | | | | | |
| **CD players** | Panasonic SL-CT790 | 129 | John Lewis | 109 | www.valuedirect.co.uk/which | Best-sounding and lightest player on test |
| | Sony D-EJ955 | 125 | Currys | 124 | www.valuedirect.co.uk/which | Shorter battery life than the Panasonic, but less fiddly controls |
| **MD players** | Sharp MD-MT190H(S) | 150 | Miller Brothers | 125 | www.valuedirect.co.uk/which | Scored well in all our tests, but shorter battery life than the Sony |
| | Sony MZ-N1 | 198 | Dixons | 195 | www.valuedirect.co.uk/which | Similar quality to the Sharp but improved more by new phones |
| **MP3 players** | Apple iPOD (5Gb) | 259 | John Lewis | 259 | http://www.apple.com/uk | Excellent and compact player, but requires firewire port. Also available with 10Gb (£330) and 20Gb (£400) memory |
| | Creative Jukebox 3 | 350 | Dixons | 325 | www.valuedirect.co.uk/which | Better value than Apple for memory size (20Gb) but bulkier |
| | Sony NW-MS11 Memory Stick Walkman | 300 | Miller Brothers | 238 | www.valuedirect.co.uk/which | Removable memory, so stores only four hours of music at a time. The instructions are poor and it's not Apple compatible |
| **Discontinued or significantly altered Best Buys** Aiwa XP-V835, Aiwa XP-R234 | | | | | | |
| **SPEAKERS Last report Sep 02** | | | | | | |
| **Bookshelf** | B&W DM303 | 180 | | see[1] | | Good sound quality, but add £40 if you don't have any stands |
| **Floorstanding** | Eltax Monitor VII | 180 | | see[1] | | Similar sound quality to the B&W bookshelf speakers |
| | JBL LX2005 | 400 | | see[1] | | Excellent sound quality. Available in beech, cherry and black ash |
| | Tannoy Revolution R3 | 550 | | 350 | www.hifibitz.co.uk | Excellent sound quality. Available in cherry and black ash |
| **HI-FI Last report (separates) Oct 02 Last report (compact) Oct 01** | | | | | | |
| **Amplifiers** | Yamaha AX-396 | 200 | Comet | 147 | www.electricaldiscountuk.co.uk | Offers plenty of power and can support two sets of speakers |
| **CD players** | Sony SCD-XE670 | 200 | Miller Bros | 157 | www.valuedirect.co.uk/which | High-street price has gone up £80 since our tests |
| | Technics SL-PG4 | 80 | Richer Sounds | 85 | www.valuedirect.co.uk/which | Excellent sound quality and good features at a reasonable price |
| **CD recorder** | Denon CDR-W1500 | 450 | | 338 | www.valuedirect.co.uk/which | Excellent sound quality, plus two CD trays |
| **Minidisc recorder** | Sony MDS-JE480 | 98 | Richer Sounds | 104 | www.prcdirect.co.uk | Recording quality isn't perfect, but it's great value for money |
| **Radio tuner** | Sony ST-SE370 | 80 | Richer Sounds | 84 | www.prcdirect.co.uk | Good reception and sound quality at a decent price |
| **Compact hi-fi system** | Denon D-M30 CD, amp and tuner | 185 | Richer Sounds | 189 | www.prcdirect.co.uk | Sounds good with most types of music and the small bookshelf speakers (made by Mission) are especially impressive. If you want to buy all the components in one shop, you'll have to spend £85 more – the cheapest price we found was in Miller Brothers. Online, it's cheaper to buy all the components at once, through www.valuedirect.co.uk/which (£426) |
| | Denon SC-M50 speakers | 80 | Comet | 65 | www.empiredirect.co.uk | |
| | Denon DMD-M30 MD recorder | 200 | Richer Sounds | 200 | www.prcdirect.co.uk | |
| **Discontinued or significantly altered Best Buys** Sony CMTSP55MD, Technics SC-HD550, Yamaha CRX-E200/MDX-E100 MD | | | | | | |
| **TVs Last report Sep 02 Next report Oct 03** | | | | | | |
| **Widescreen 28in** | Panasonic TX28PL4 | 700 | Comet | 549 | www.robertsonsonline.co.uk | Very easy to set up and use, with good picture quality |
| **Widescreen 32in** | Panasonic TX32PL10 | 999 | Comet | 748 | www.robertsonsonline.co.uk | Good choice if you notice flicker on TVs |
| | Philips 32PW6006/25 | 600 | Miller Bros | 525 | www.valuedirect.co.uk/which | Good picture quality, but doesn't have a nearly-flat screen |
| | Philips 32PW9576/05E | 1499 | | 1120 | www.valuedirect.co.uk/which | Excellent picture quality, but sound quality is below average |

Internet prices include delivery. Where no high-street-chain price was found, the manufacturer's guide price is given.

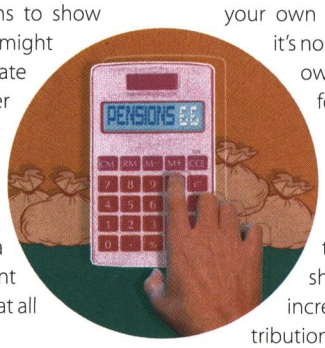
1 These items are not available from retailers in the Which? Web Trader scheme (see www.which.co.uk for details)

PHOTOGRAPHY JOHN TRENHOLM

**NEXT MONTH Camcorders, cameras, telephones and computer equipment**

# Pension predictor

If you want to know how much income you can expect when you retire, a new online calculator (www.pensioncalculator.org.uk), which is backed by the government, aims to show you what you might get from the state and a stakeholder pension. The calculator is easy to use and will give you a rough idea, but it's a blunt instrument that doesn't look at all the factors.



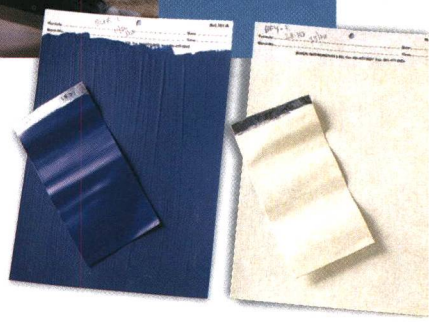

You input your age, the amount you want to save in a stakeholder, and the age at which you want to retire. The calculator then tells you how much you can expect to receive a week when you retire. The result takes account of inflation and charges, so it's in today's money.

It gives an idea of what you might get from state pensions but generously assumes that you'll build up a full basic and state second pension, both of which are based on National Insurance Contributions. It isn't personalised to your own circumstances so it's no substitute for your own state pension forecast (call 0845 3000 168 for more information).

To encourage you to save more, the calculator shows the effect of increasing your contributions or retiring later.

However, the calculator doesn't include any private pension entitlements you may have built up already. This means you'd need to do more calculations to find out exactly what pension you're heading for. It also doesn't cover the government's means-tested benefits, so low earners may be encouraged to save in a private pension when there's little point.

If you're tired of white radiators (left), you can now paint them to match your walls, although you might not achieve the perfect match (below)



# MATCHING RADIATORS

If you'd like your radiators to blend in with your walls, Hammerite radiator enamel can now be mixed using the Dulux Colour Mixing System. It claims to match more than 1,200 colours of wall emulsion, so we decided to put it to the test.

Hammerite told us the enamel can be mixed to match colours only from the Dulux mixing system, not off-the-shelf colours. We visited a DIY store that mixes colours and asked for the enamel to match a light yellow and a dark blue from the Dulux Colour Mixing System.

Against the equivalent emulsion paint, the yellow enamel was an acceptable match. The blue enamel, however, was a lighter and stronger colour than the emulsion, and only an approximate match (see pictures, above right). So think twice before buying this radiator enamel – if you're lucky, it might match your walls, but there's no guarantee.

Unfortunately, a good match between enamel and emulsion is hard to get exactly right because, when you paint on two different surfaces, they reflect light differently. Also, because of the glossier finish of enamel, the two paints will look like a slightly different colour, even if they're a good match.

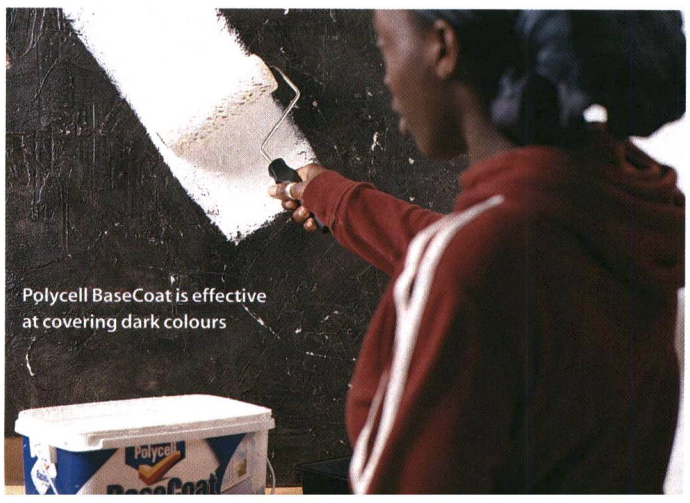
Hammerite Radiator Enamel (to be renamed Radiator Shades from February) is available from Focus Do It All, Homebase and B&Q. Not all stores can mix the colours, so phone Hammerite on 01661 830 000 to find your nearest stockist with colour matching. It costs £4.99 for a 250ml tin or £8.15 for 500ml.

# UNDERCOVER AGENT

New to the DIY market is Polycell's BaseCoat for walls. Similar in appearance to a thick, white paint, it claims to cover hairline cracks, filled areas and strong colours, so it might come in handy if your walls are a bit blemished or you want to redecorate in a much paler colour.

The manufacturer points out that it isn't suitable for major repair work, so it won't mend walls that need replastering or a good application of filler. And as you'll need to apply your chosen emulsion on top, you're already committed to painting the same area more than once.

Curious about what advantages it held over a typical all-in-one emulsion paint, we carried out a few tests comparing BaseCoat to a previous Best Buy, Wickes Colourways Matt Emulsion. BaseCoat has a thicker consistency than emulsion, which means it doesn't go as far – its coverage per litre is $5m^2$ to $8m^2$ whereas emulsion should give $12m^2$ to $14m^2$. It's easier to apply with a roller than a brush, and using a roller also gives a better finish. We found BaseCoat covered dark colours much better than the emulsion. We painted a black stripe on a plasterboard wall and applied the products (both white) over it. It took two coats of emulsion to cover the stripe to the same degree that BaseCoat achieved with just one. To get a decent result, you'd need about three coats of emulsion, whereas just one coat of emulsion is necessary if you use BaseCoat first.




Polycell BaseCoat is effective at covering dark colours

We also tried both products on hairline cracks in an old house. Two coats of emulsion successfully concealed the cracks, compared with one coat of BaseCoat plus emulsion. By the time we went to press two weeks later, neither of the cracks had reappeared. Only time will tell if the BaseCoat gives longer-term concealment than just the emulsion.

However, although it lives up to its claims, we're not convinced you need BaseCoat. It doesn't save you much more time than using emulsion on its own, and it's pricey, at £24 for 5 litres, especially given it doesn't go very far. ▷

## SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

| | | INTEREST (%) GROSS[1] | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | How account is run | £100 | £1,000 | £5,000 | £10,000 | Min initial deposit(£) | Notice (days) | Cash card |
| **EASY-ACCESS** | | | | | | | | |
| **Abbey National** eSaver | internet | | 4.25[2] | 4.25[2] | 4.25[2] | 500 | | ✓ |
| **A&L** PhoneSave Premier[3] | phone | 4.15 | 4.15 | 4.15 | 4.15 | 1 | | ✓ |
| **Cahoot** Savings | internet | 4.22 | 4.22 | 4.22 | 4.22 | 1 | | |
| **Halifax** Web Saver | internet | 4.05 | 4.05 | 4.05 | 4.05 | 1 | | |
| **Newcastle BS** Net Savings | internet | | 4.10 | 4.10 | 4.25 | 1,000 | | |
| **Northern Rock** Tracker Online | internet | 4.15 | 4.15 | 4.15 | 4.15 | 1 | | |
| **Scottish Widows** Instant Transfer | post/tel | 4.05[4] | 4.05[4] | 4.05[4] | 4.10[4] | 100 | | |
| **NOTICE** | | | | | | | | |
| **L&G Savings** 50 Day Notice Tracker | post/tel | 4.25 | 4.25 | 4.25 | 4.25 | 1 | 50 | |
| **Safeway** Postal Notice | postal | | 4.30 | 4.30 | 4.30 | 500 | 60 | |
| **Scarborough BS** Scarborough 80 | post/tel | 4.30[5] | 4.30[5] | 4.30[5] | 4.30[5] | 100 | 80 | |
| **Scottish Widows Bank** 60 Day | postal | 4.10[4] | 4.10[4] | 4.10[4] | 4.20[4] | 100 | 60 | |
| **Universal BS** Direct 90 | postal | | | 4.10 | 4.15 | 5,000 | 90 | |

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 Includes a bonus of 0.5 per cent payable for first six months 5 Includes a bonus of 0.8 per cent payable for first six months

**All rates correct at 9 December 2002** Based on data supplied at www.moneyfacts.co.uk

## MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards**. Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice period** and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

| | | INTEREST (%) GROSS | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Cat standard | £0-£2,999 | £3,000-£5,999 | £6,000-£8,999 | £9,000+ | Minimum initial deposit (£) | Notice (days) | Accepts transfers |
| **Abbey National** | | | 3.75 | 4.10 | 4.40 | 3,000 | | ✓ |
| **B'ham Midshires** | ✓ | 3.60 | 4.10 | 4.30 | 4.30 | 1 | 7 | ✓ |
| **Buckinghamshire BS** | | 3.03[1] | 4.08 | 4.33 | 4.53 | 100 | | ✓ |
| **C&G** | | 4.25 | 4.25 | 4.25 | 4.25 | 100 | | ✓ |
| **Hanley Economic BS** | | 3.85 | 4.30 | 4.30 | 4.40 | 1[2] | 30 | ✓ |
| **HSBC** | ✓ | 2.70[3] | 4.35 | 4.35 | 4.35 | 1 | | ✓ |
| **Kent Reliance BS** | ✓ | 4.40 | 4.40 | 4.40 | 4.40 | 1 | | ✓ |
| **Lloyds TSB** | ✓ | 3.25[4] | 4.25 | 4.25 | 4.50 | 10 | | ✓ |
| **Monmouthshire BS** | ✓ | 4.25 | 4.25 | 4.25 | 4.25 | 10 | | ✓ |
| **National Counties BS** | | 3.90 | 4.20 | 4.20 | 4.40 | 500 | | ✓ |
| **RBS** | | 3.30[5] | 4.10 | 4.35 | 4.45 | 1 | 60 | |
| **Safeway** | ✓ | 4.50 | 4.50 | 4.50 | 4.50 | 10 | | |
| **Shepshed BS** | | 4.40 | 4.40 | 4.40 | 4.40 | 100 | 60 | ✓ |
| **Skipton BS** | | 3.00 | 4.35 | 4.35 | 4.35 | 500 | 30 | |

1 3.53 per cent paid on balances of £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.2 per cent paid on balances from £250, 3.95 per cent paid from £2,000 to £2,999 4 3.5 per cent paid on balances of £1,000 to £2,999 5 3.7 per cent paid on balances from £500 to £2,999

**All rates correct at 9 December 2002** Based on data supplied at www.moneyfacts.co.uk

## NATIONAL SAVINGS & INVESTMENTS

The table gives details of all the National Savings products except Premium Bonds. Capital Bonds are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. Index-linked Certificates are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. Children's and Pensioners Bonds are a good bet if you qualify for them. Income Bonds pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but is paid 'gross' (that is, with no tax deducted).

| | ACCOUNT DETAILS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Amount you can invest (£) | Term/notice of withdrawal | Interest on £500 (%) | Interest on £1,000 (%) | Interest on £10,000 (%) | Interest on £25,000 (%) | Interest paid | Tax position of interest |
| **Capital Bonds** Series 8 | 100-250,000 | 5 years[1] | 3.90 f | 3.90 f | 3.90 f | 3.90 f | yearly | paid gross |
| **Cash Isa** | 10-3,000 | nil | 4.15 | 4.15 | | | yearly | tax-free |
| **Certs**: Fixed Interest 16th Issue | 100-10,000 | 2 years[1] | 2.75 f | 2.75 f | 2.75 f | | yearly | tax-free |
| **Certs**: Index-linked 14th Issue | 100-10,000 | 2 years[1] | 1.00 f+i | 1.00 f+i | 1.00 f+i | | yearly | tax-free |
| **Children's Bonus Bonds** Issue 5 | 25-1,000 | 5 years[2] | 3.65 f | 3.65 f | | | yearly | tax-free |
| **Fixed Rate Savings Bonds** Issue 8 | 500-1,000,000 | 5 years[3,4] | 3.80 f | 3.80 f | 3.80 f | 3.95 f | yearly | paid net[5] |
| **Income Bonds** | 500-1,000,000 | 3 months | 3.55 | 3.55 | 3.55 | 3.80 | monthly | paid gross |
| **Investment Account** | 20-100,000 | 1 month | 2.70[6] | 2.70 | 3.00 | 3.20 | yearly | paid gross |
| **Ordinary Account** | 10-10,000 | nil | 0.60[8] | 0.60 | 0.60 | | yearly | see[7] |
| **Pensioners Bonds** Series 14 | 500-1,000,000 | 1 year[9] | 3.45 f | 3.45 f | 3.45 f | 3.45 f | monthly | paid gross |

f = fixed rate i = inflation rate

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one- and three-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 2.6 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 0.5 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available

**All rates correct at 9 December 2002**

**REQUEST A TEST**
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

BEST BUYS

# PERSONAL LOANS

It's been estimated that we each spent £862 this Christmas and, if it's sent you into the red, a personal loan could be a good way to reorganise and consolidate your debts. The interest rates on our Best Buy loans compare favourably with those on overdrafts and credit cards, so taking out a loan could save you money.

Generally, the more you borrow, the lower the rate. However, if you need to borrow only a small amount, you may be better off with a Best Buy credit card (see 'Cut your card costs', *Which?*, June 2002, p46), particularly if you can take advantage of a 0 per cent balance transfer interest rate.

Our table shows the best deals for £1,000, £5,000 and £10,000 paid back over one, three and five years. The interest rates are fixed for the life of the loan, so you'll know exactly what you need to pay each month. When choosing a loan, however, don't just look at the APR. Many lenders will charge you for repaying all or some of your loan early. If you think you might repay early, then choose a lender that won't penalise you, such as Intelligent Finance, Nationwide BS or Northern Rock.

When you take out a loan, the lender may offer loan insurance, but this can be expensive and will increase the cost of your loan. It may not be suitable at all, for example if you've got a pre-existing illness. For more details, see 'Protection racket', *Which?*, July 2002, p12.

## PERSONAL LOANS

| | LOAN DETAILS | | | | |
|---|---|---|---|---|---|
| | Paid by direct debit only | No penalty for early repayment | APR (%) | Minimum loan (£) | Maximum loan (£) |
| **BEST BUYS FOR £1,000 OVER ONE YEAR** | | | | | |
| Furness BS[1] | | | 8.7 | 1,000 | 25,000 |
| Intelligent Finance | ✓ | ✓ | 8.3 | 1,000 | 25,000 |
| LoanOne.co.uk[1] | ✓ | | 8.1 | 500 | 25,000 |
| Manchester BS[1] | | | 8.7 | 1,000 | 25,000 |
| Mansfield BS[1] | | | 8.7 | 1,000 | 25,000 |
| Nationwide BS | ✓ | ✓ | 7.9 | 1,000 | 15,000 |
| Northern Rock | ✓ | ✓ | 7.6 | 1,000 | 25,000 |
| Tipton & Coseley BS[1] | | | 8.7 | 1,000 | 25,000 |
| Universal BS[1] | | | 8.7 | 1,000 | 25,000 |
| **BEST BUYS FOR £5,000 OVER THREE YEARS** | | | | | |
| Abbey National[1,2] | ✓ | | 7.1 | 1,000 | 20,000 |
| Alliance & Leicester[2] | ✓ | | 7.4 | 1,000 | 20,000 |
| Alliance & Leicester | ✓ | | 7.9 | 500 | 20,000 |
| Direct Line[1,3,5] | ✓ | | 7.9 | 1,000 | 25,000 |
| LoanOne.co.uk[1] | ✓ | | 7.4 | 500 | 25,000 |
| Lombard Direct[1,2,3] | ✓ | | 7.3 | 800 | 25,000 |
| Nationwide BS | ✓ | ✓ | 7.9 | 1,000 | 15,000 |
| Northern Rock | ✓ | ✓ | 7.1 | 1,000 | 25,000 |
| Sainsbury's Bank[2] | ✓ | | 7.5 | 1,000 | 25,000 |
| Tesco[1,2,4] | ✓ | | 7.3 | 2,000 | 25,000 |
| **BEST BUYS FOR £10,000 OVER FIVE YEARS** | | | | | |
| Abbey National[1,2] | ✓ | | 7.10 | 1,000 | 20,000 |
| Alliance & Leicester[2] | ✓ | | 7.40 | 1,000 | 20,000 |
| Alliance & Leicester | ✓ | | 7.90 | 500 | 20,000 |
| Direct Line[1,3,5] | ✓ | | 7.80 | 1,000 | 25,000 |
| LoanOne.co.uk[1] | ✓ | | 7.4 | 500 | 25,000 |
| Lombard Direct[1,2,3] | ✓ | | 7.30 | 800 | 25,000 |
| Nationwide BS | ✓ | ✓ | 7.90 | 1,000 | 15,000 |
| Northern Rock | ✓ | ✓ | 7.10 | 1,000 | 25,000 |
| Sainsbury's Bank[2] | ✓ | | 7.50 | 1,000 | 25,000 |
| Tesco[1,2,4] | ✓ | | 7.30 | 2,000 | 25,000 |

1 Typical APR. Rates could be higher depending on your credit scoring. 2 Internet only 3 Holiday loans – maximum one or two years. 4 Home improvement loans – maximum ten years. 5 Minimum age 22 years

**All rates correct at 4 December 2002**

Play *Who Wants to be a Millionaire?* with Chris Tarrant – from the comfort of your living room

A new type of DVD can turn your player into a quiz machine by allowing you to interact with the disc. It's called DVD Extra, and we've looked at the first two discs to be launched in this new format.

The first is *Who Wants to be a Millionaire?*, which follows the format of the TV quiz show. You're asked questions, and have the usual lifelines when things get tough. Video quips from Chris Tarrant flash up on screen at appropriate moments as you try to rack up your 'virtual' winnings to a million. We found the game quite fun to play, although the video footage was poor quality. We tried it on a number of DVD players and, in general, it worked fine. But when played on a Sony DVD player and a Playstation 2, we did get a few hiccups with the lifelines. The manufacturer is aware of this and is looking for ways around the problem.

The second disc is the *Pepsi Music Chart Music Quiz*. It includes three music quizzes hosted by Neil Fox. Like *Millionaire*, you answer the questions using arrow keys on the DVD player's remote control. We found the quality of video clips, photographs and on-screen graphics good, the package was easy to use but again we found a few glitches on some Sony DVD players.

In general, these DVD games were fun, but the content could prove tiresome after a while. They can be bought at HMV, Virgin, WH Smith, MVC, Amazon.co.uk and Play.com. Prices range from £12 to £15. For more information about DVD Extra, visit www.dvd-extra.com.

## roundup

**UNLIMITED CALLS** NTL is the latest phone company to provide unlimited calls for a set fee. It joins Telewest Broadband in offering unrestricted local and national calls all day, every day, for £25 a month. But only those with access to cable – around half of us – can benefit from such a deal, as BT doesn't offer an equivalent package. BT says that it has no immediate plans to launch an all-day, everyday unlimited service. So it looks like many of us will be stuck with some rather limited unlimited deals for some time to come.

**TELECOMS OMBUDSMAN** Otelo, the new telecoms ombudsman, starts dealing with complaints about phone companies this month. It can award up to £5,000 in compensation. To find out more, call 01925 430049 or go to www.otelo.org.uk.

# CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

**ALL CHANGE** (p53)
Dulux 01753 550555
www.dulux.co.uk
Hammerite 01661 830000
www.hammerite.com
Polycell 01753 550555
www.polycell.co.uk
Sony Picot DVP-PQ1
08705 111999
www.sony.co.uk

**BEST BUY MONITOR** (p54)
**DVDs**
Reoc 01622 712 548
www.safeway.co.uk
Toshiba 0115 976 6958
www.toshiba.co.uk
**Headphones**
Grado www.gradolabs.com
Panasonic 08705 357 357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sennheiser
0800 6525002
www.sennheiser.co.uk
Sony 08705 111 999
www.sony.co.uk
**Hi-fi**
Denon 01234 741 200
www.denon.com
Sony 08705 111 999
www.sony.co.uk
Technics 08705 357 357
www.technics.co.uk
Yamaha 01923 233 166
www.yamaha-audio.co.uk
**Home cinema**
Denon 01234 741 200
www.denon.com
Infinity 020 8731 4670
KEF 01622 672 261
www.kef.com
Yamaha 01923 233 166
www.yamaha-audio.co.uk
**Personal stereo**
Apple 0800 0391010
www.apple.com/uk
Creative +353 1 4333 200
uk.europe.creative.com
Panasonic 08705 357 357
www.panasonic.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Sony 08705 111 999
www.sony.co.uk
**Speakers**
B&W 01903 221 500
www.bwspeakers.com
Eltax 01327 860 789
www.eltax.com
JBL 020 8731 4670
www.jbl.com
Tannoy 01236 702 517
www.tannoy.com
**TVs**
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk

**BUYING A CAR** (p50)
**Online retailers**
Autobytel 0800 783 1514
www.autobytel.co.uk
Autohit 08700 116719
www.autohit.co.uk
Jamjar 0845 608 1133
www.jamjar.com
Tins 0845 308 2001
www.tins.co.uk
**High-street retailers**
BMW 0800 325 600
www.bmw.co.uk
Citroën 0870 606 9000
www.citroen.co.uk
Ford 08457 111 888
www.ford.co.uk
Peugeot 0845 200 1234
www.peugeot.co.uk
Toyota 0845 275 5555
www.toyota.co.uk
Volkswagen
0800 333 666
www.volkswagen.co.uk
**Web links**
Buying a new car Q&A
//news.bbc.co.uk/1/hi/business/2225745.stm
Driver and Vehicle Licensing Agency
www.dvla.gov.uk/welcome.htm
Your rights when buying from a dealer
www.rac.co.uk/carbuying/advice/dealer_rights

**HANDHELD BLENDERS AND MIXERS** (p46)
Bosch 0870 240 0060
www.boschappliances.co.uk
Braun 0800 783 7010
www.braun.com
Breville 0161 621 6900
www.breville.co.uk
Kenwood 02392 392333
www.kenwood.co.uk
Philips 0845 601 0354
www.philips.com
Russell Hobbs
0845 6589700
www.saltoneurope.com

**HEALTH PROFESSIONALS** (p44)
**NHS**
Health Service Ombudsman
0845 015 4033
NHS Direct 0845 4647
www.nhsdirect.nhs.uk
**Statutory regulatory bodies**
Chiropractic Registration Information Service (operated by General Chiropractic Council)
General Chiropractic Council
0845 601 1796
www.gcc-uk.org
General Medical Council
020 7580 7642
www.gmc-uk.org
General Osteopathic Council
020 7357 6655
www.osteopathy.org.uk
Health Professions Council
020 7582 0866
www.hpc-uk.org (for professions supplementary to medicine – for example, physiotherapists, chiropodists, podiatrists, occupational therapists etc)
**Other professional bodies**
British Acupuncture Council
020 8735 0400
www.acupuncture.org.uk
British Association for Counselling & Psychotherapy
0870 443 5252
www.bac.co.uk
The British Confederation of Psychotherapists
020 8830 5173
www.bcp.org.uk
The British Psychological Society
0116 254 9568
www.bps.org.uk
European Herbal Practitioners Association
020 7354 5067
www.euroherb.com
UK Council for Psychotherapy
020 7436 3002
www.psychotherapy.org.uk or www.ukcp.org.uk

**INSIDE STORY** (p5)
Association of Independent Tour Operators (AITO)
020 8744 9280
www.aito.co.uk
Campaign for Real Travel Agents
020 8607 9080
www.realholiday.co.uk
Timeshare Consumers Association 01909 591100
www.timeshare.org.uk

**MANAGING DEBT** (p26)
Citizens Advice Bureaux
see phone book for local office
www.nacab.org.uk
Consumer Credit Counselling Service 0800 138 1111
www.cccs.co.uk
CreditAction 0800 591084
www.creditaction.com
The Federation of Information Advice Centres 020 7407 4070
www.fiac.org.uk
The National Debtline
0808 808 4000
www.nationaldebtline.co.uk
PayPlan 0800 716239
www.fcldebt-management.com/payplan

**PDAs** (p14)
Compaq 0845 270 4222
www.hp.com
Fujitsu-Siemens 0870 606 6677
www.fujitsu-siemens.co.uk
Handspring 020 7294 0157
www.handspring.co.uk
HP 0845 270 4222
www.hp.com
Nokia 08700 555777
www.nokia.co.uk
O2 0800 22 44 77
(connects you to your nearest O2 store)
www.o2.co.uk
Palm www.palm.com/uk
Sony 08705 424 424
www.sony-europe.com/clieplaza
Toshiba 0870 444 8944
www.computers.toshiba.co.uk

**PENSION ANNUITIES** (p40)
**Useful contacts**
The Annuity Bureau
0845 602 6263
www.bureauxltd.com
Annuity Direct 020 7684 5000
www.annuitydirect.co.uk
Financial Services Authority
0845 606 1234
www.fsa.gov.uk
Hargreaves Lansdown
0117 9809 940
www.hargreaveslansdown.co.uk

**RECORDING FROM TV** (p21)
Aiwa 0870 1689000
www.aiwa.co.uk
Bush 020 8787 3111
(website under construction at the time of going to press –11.12.02)
Daewoo 0118 9252577
www.daewoo-electronics.co.uk
JVC 0870 3305000
www.jvc.co.uk
LG 0870 6075544
www.lge.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 9009070
www.ce.philips.co.uk
Samsung 0800 521652
(brochure hotline)
www.samsungelectronics.co.uk
Sanyo 01923 246363
www.sanyo.co.uk
Sharp 0800 262958
www.sharp.co.uk
Sky 08705 800874
www.sky.com
Sony 0870 5111999
www.sony.co.uk
TiVo 08702 418486
www.tivo.co.uk
Toshiba 0870 4424424
www.home-entertainment.toshiba.co.uk

**SAVINGS MONITOR** (p56)
**Mini cash Isas**
Abbey National 0845 6000181
www.abbeynational.co.uk
Birmingham Midshires
01902 302 832
www.askbm.co.uk
Buckinghamshire BS
01494 879500
www.bucksbuildingsociety.co.uk
Cheltenham & Gloucester
0500 246810
www.cheltglos.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
HSBC Local branch
www.hsbc.co.uk
Kent Reliance BS
0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Monmouthshire BS
01633 844402
www.monbsoc.co.uk
National Counties BS
01372 747771
www.ncbs.co.uk
The Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk

# INDEX

**Online** Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

**By phone** Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

**In print** See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

## MEMBERS' HELPLINE

Whenever you contact our Helpline team, please include your *Which?* membership number and a daytime phone number. So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

## CORRECTIONS

**'FOR PETS' SAKE', December 2002, p8**
Since going to press, the owner of Pets' Corner, Shrewsbury, has been able to prove that the sand lizards we accused him of selling illegally were bred in captivity. As a result, the investigation against him has now been dropped.

**'KING OF THE ROADSIDE'**
**November 2002, p20**
The prices in the table, p23, for Green Flag are for one-off payments. For continuous payments, the prices for car cover and cover for two cars are typically £11 cheaper. Full details are given on www.which.co.uk/whichextra. Green Flag's roadside assistance cover does not include 'recovery to destination'. All its other options do. The percentage of callers who were very satisfied with the service from the RAC's call-centre staff should be 68 per cent, not 48 per cent (p21). This does not affect our ratings or verdict.

**'HOLLYWOOD AT HOME'**
**November 2002, p26**
We tested the Denon ADV-1000 S, not the Denon ADV-1000. The Denon ADV-1000 S includes the SC-50HTB speaker set. A typical price for this set is £900. This does not affect its Best Buy status.

## BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 7 January to 2 February 2003 will be entered into the competition. Winners will be informed in writing by 21 February 2003. The first five winners drawn with the correct answer will receive a Panasonic NV-VHD1 B-S combined DVD/VCR. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent.

A list of winners will be available from BB January 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 28 February 2003 (please include an SAE). Details will also be given on our website. Those under 18 years of age and

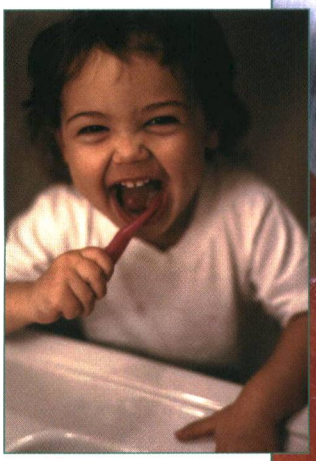
# next month in WHICH?

Shepshed BS 01509 822000
www.theshepshed.co.uk
Skipton BS 0800 446776
www.skipton.co.uk
**National Savings & Investments**
0845 964 5000
www.nsandi.com
**Savings accounts**
Abbey National 0800 174635
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Cahoot www.cahoot.com
Halifax 08457 263646
www.halifax.co.uk
Legal & General 0845 783 9839
www.landg.com
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767 (for info pack)
www.northernrock.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

**WASHING MACHINES** (p30)
AEG 08705 350350
www.aeg.co.uk
Beko 01923 818121
www.beko.co.uk
Bosch 0870 7270446
www.boschappliances.co.uk
Candy 01685 725572
www.candy-domestic.co.uk
Hoover 01685 725572
www.hoover.co.uk
Indesit 08700 104309
www.indesit.com
LG 0870 607 5544
www.lgelectronics.co.uk
Miele 01235 554455
www.miele.co.uk
Servis 0121 568 8333
www.servisuk.co.uk
Siemens 0870 8403300
www.siemensappliances.co.uk
Tricity Bendix 08705 950950
www.tricity-bendix.co.uk
Whirlpool 0870 6008989
www.whirlpool.co.uk
Zanussi 08705 727727
www.zanussi.co.uk

## THE YOUNGER, THE BETTER?

Are children's versions of products really worth buying?

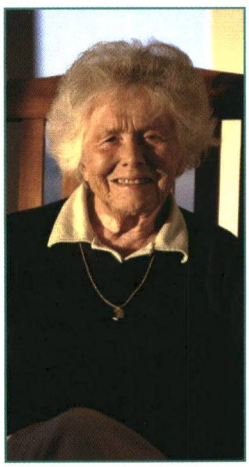


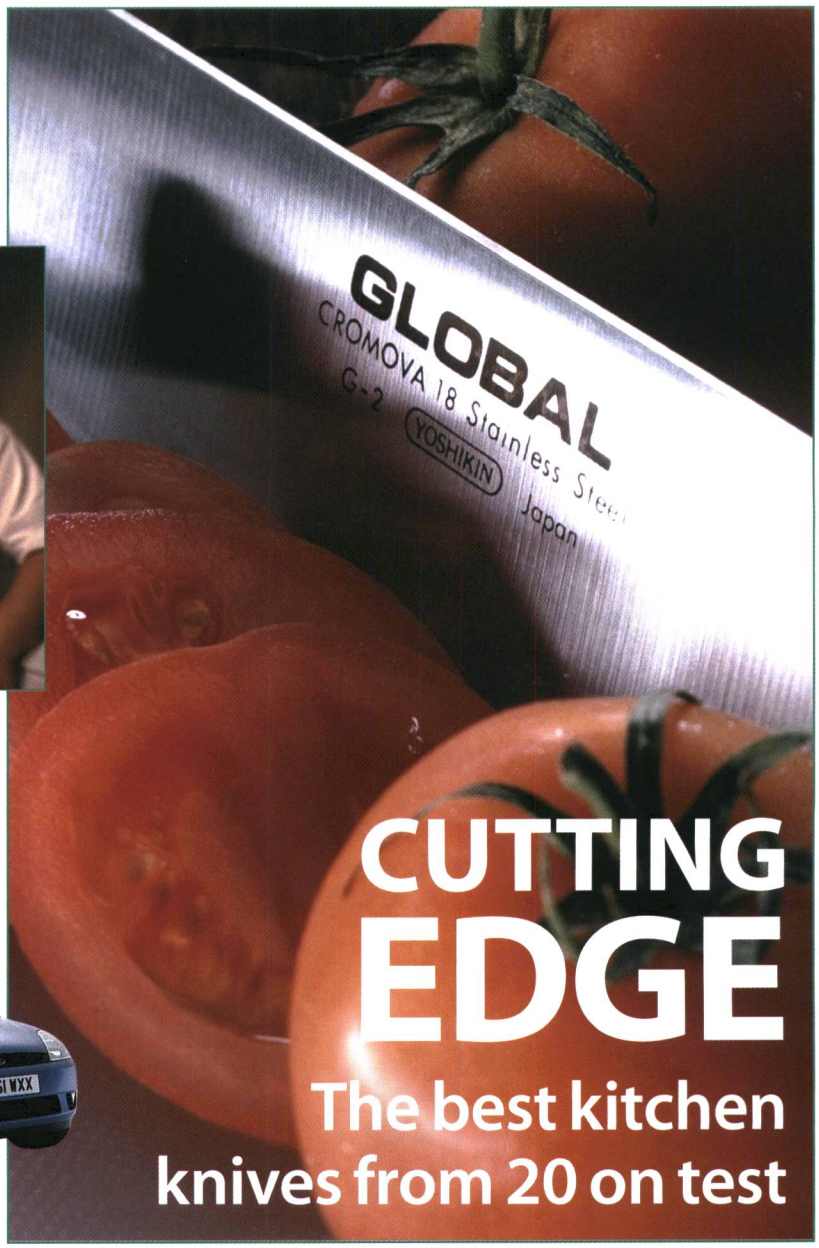
## WHEEL GOOD

Owner's verdicts on seven new cars, including the new Ford Fiesta

## HOME TRUTHS

The problems of finding a place in a care home






# CUTTING EDGE

## The best kitchen knives from 20 on test

**Cautious investing** Safe havens for your money

**Cordless drills** Best Buys, whatever the task

**Warranty selling** Let the buyer beware

**Electrical goods** We compare the cost of spare parts

**Coming soon** Cordless phones; Multi-function printers and scanners; Credit card perks; Car safety league table; Trade associations; Air purifiers; Life insurance Isas; Water meters; Shampoo; Laptops; Vacuum cleaners; Emulsion paint and rollers; Best Buy travel insurance; Long-term investments

PHOTOGRAPHY ALAMY, AUTO EXPRESS, GETTY IMAGES, JAMES DUNCAN

employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

**© Which? Ltd 2003**
Material published in *Which?* may not be reproduced, stored in a retrieval system, or transmitted in any form, without the prior permission of Helen Parker, Editor. *Which?* may not be used for advertising, sales promotion or publicity.
UK ISSN 0043-4841
**Printing** St Ives (Caerphilly) Ltd

# briefcases

Two recent cases from our lawyers' files

Being bumped off a flight was just the start of Malcolm Singleton's problems

## A LONG TREK HOME

Malcolm Singleton booked a trekking holiday in Nepal for himself and his wife, Pauline, through Ramblers Holidays. The holiday, with flights and accommodation, cost £3,219. Malcolm paid with his HSBC credit card.

On their way home, Malcolm and Pauline were 'bumped' off the plane at the boarding gate at Kathmandu airport by Qatar Airlines. Three people behind them rushed the plane – they were allowed to stay on. The plane took off with the Singletons' luggage still on board.

Qatar Airlines paid for Malcolm and Pauline to stay in a hotel. They were told they would be flown home the next day via Doha and that their flight would be upgraded. Malcolm and Pauline did get to Doha, but overbooking meant the upgrading didn't happen.

At Doha airport, yet more problems awaited Malcolm and Pauline. They were sent in and out of departures twice, delayed for nearly a day and given very little to eat.

Malcolm and Pauline eventually arrived at Heathrow two days late. After objecting at having to wait eight hours for a direct flight to Teesside, Qatar Airlines arranged for them to be flown to Newcastle, where they hired a car to get home. They collected their luggage later that same day from Teesside airport.

Malcolm and Pauline asked Qatar Airlines for compensation. It offered £94 and return flights to Kathmandu. It wouldn't up this offer or compensate the Singletons for loss of earnings from two days' unauthorised absence from work. So Malcolm approached Which? Legal Service. We wrote to Ramblers Holiday and Qatar Airlines setting out a claim for compensation. We also wrote to HSBC as, under section 75 of the 1974 Consumer Credit Act, credit card issuers are equally liable. Qatar Airlines finally agreed to refund the original cash value of the return tickets from Nepal. This came to £1,090.

### POINT OF LAW

**You may be entitled to compensation for unreasonable delays that are due to factors within the airline's control.**

## NO TRAVEL PROTECTION

John Warner was taken seriously ill while he and his wife, Margaret, were on a cruise. The captain made an emergency stop at Mexico and John was taken to a local hospital. Margaret phoned their son, Darryn, to explain what had happened, and also contacted John's insurance company, Travel Protection Group. But the company didn't check which hospital John had been admitted to, nor find out just how ill John was.

When John's condition worsened, the doctor advised a transfer by air ambulance to a hospital in the United States. However, the hospital refused to discharge John until it had been paid for both the air ambulance and treatment.

Travel Protection failed to tell the hospital that it had its own designated air ambulance. It also failed to negotiate a lower price with the air ambulance arranged by the hospital. Valuable time was being lost and, desperate to get John to safety, Darryn and his mother paid out just over £21,000 to transfer John to South Miami Hospital.

Margaret and John Warner's cruise turned sour when John fell ill

Back home and better, John put in a claim on his policy. Travel Protection offered just £13,000, so John came to us.

### POINT OF LAW

**An insurance company must carry out the obligations contracted for under the terms and conditions of a policy. If it doesn't, and you suffer as a result, you can bring a claim against it for reasonable losses.**

We wrote to Travel Protection to say it had breached the terms and conditions of its policy, and that it had failed to appreciate and respond to the severity of the situation. It had also failed to negotiate a price with the hospital's air ambulance company. As a result, John's wife and son had had to pay out more than they needed to. Travel Protection paid a further £6,500, then offered another £1,200 but wouldn't cover the £400 or so interest that had accrued because of delayed payments. So we contacted Lloyds, as underwriters of the policy. It paid in full.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.

PHOTOGRAPHY NORTH NEWS & PICTURES, JOE SHEEHAN